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The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXI Crawfordsville, Indiana, January, 1916 No. 1

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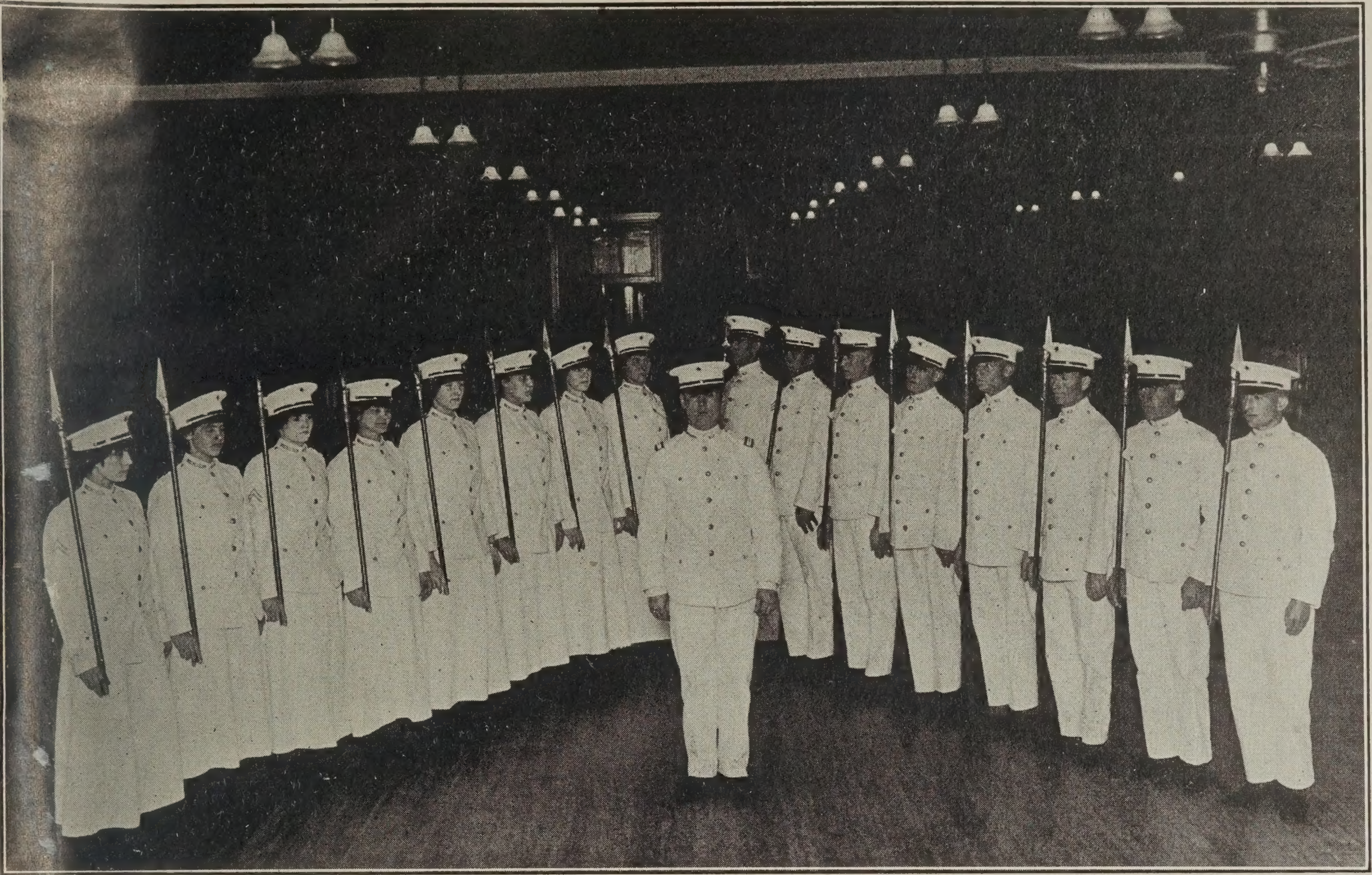


BEN-HUR DRILL TEAM, OKLAHOMA COURT NO. 1, OKLAHOMA CITY, OKLAHOMA

A Creed for the New Year

To do my work as best I may,
Rising to meet each dawning day
With honest faith in human love
And sincere trust in One above.
To face what comes of woe or grief
With courage won of my belief
That what is sent is for my good,
If borne with patient hardihood.
To gentle be, and tender, too,
With human frailty, and to do
Whate'er I can, though small it be,
To help my brother man to free
His nobler self unto the right,
And thus to clear his blinded sight.
Never to fail in charity,
Nor kindly given sympathy.
Never to question how or why,
But simply live—and simply die.

—*Selected.*

A Great Year's Business

(By Dr. R. H. Gerard, Supreme Chief.)

The year 1915 has been one of the most prosperous years in the history of the Order. More than twenty thousand new members will have been enrolled during the year. *One thousand eight hundred seventy-seven new* certificates were issued in the month of November, and December promises to eclipse any December the Order has ever had. We will close the year with a gain in funds, having fully repaired the damage done by the lapse experienced since 1912, when the active transfer of members from Class A to Class B began. Ben-Hur is better off today than at any time in its history, and the Order is growing in leaps and bounds. The reserves that are being set aside for the protection of Class B members are sufficient to carry all contracts of this Class to maturity, and those who join this solvent and adequate rate society need never fear concerning any embarrassing rate trouble in the future.

Illinois and Indiana are running a close race for supremacy in the year's business. Indiana is slightly in the lead, but Illinois nosed ahead for November, and the December business already issued indicates that Brother McGinnis and his able corps of workers in Illinois will make an interesting finish for the coveted honor.

The close of the year shows more deputies actively engaged in the field work than ever before in our history. Special mention should be made of the efficient services being rendered by R. G. Hungate, our new State Manager for Ohio; Brother J. J. Cassidy, State Manager for Nebraska and Colorado; Brother A. D. Rose, Manager for Eastern Pennsylvania, and A. S. Bradshaw, State Manager for Arkansas and Oklahoma.

The following District Managers have produced extraordinarily fine business, and are worthy of special mention: Fred V. Parker, Birmingham, Alabama; Harry V. Petty, Jonesboro District, Arkansas; Jos. J. Duby, Northern Illinois; J. P. Redmond, Southern Illinois; L. M. Hundly, Champaign-Urbana, Illinois; Joe Treadwell, Muncie-Anderson, Indiana; Harry Jeffs, Chicago, Illinois; Thaddeus Leszczynski, Chicago, Illinois; F. F. Broughman, Marion District, Indiana; M. J. Clear, Fort Wayne-Huntington, Indiana; W. L. Denman, Southern Indiana; Z. L. Wolfe, Evansville, Indiana; G. G. Grimes, South Bend, Indiana; W. A. Irvin, Vincennes, Indiana; J. P. McGilliard, Terre Haute, Indiana; W. P. Newton, Indianapolis, Indiana; I. N. Purdy, South Chicago-Hammond, Indiana; Chas. F. Fenn, Burlington, Iowa; Ollie B. Kenyon, Cedar Rapids, Iowa; I. H. McCarty, Waterloo, Iowa; Carrie E. Reed, Oklahoma, and Arkansas; Fred Mensman, Franklin-Paterson-Morgan City, Louisiana; S. J. Kimbell, Dexter District, Missouri; Henry Gates, Northern Nebraska; W. V. Freeborn, Troy-Schenectady-Albany, New York; Wm. E. Wilde, Buffalo, New York; Joseph Bates, Lima, Ohio; Chas. J. Miller, Portsmouth, Ohio; S. F. Sampson, Cincinnati, Ohio; F. F. Theis, Dayton, Ohio; August Unger, East Liverpool, Ohio; J. W. Woodfield, Toledo, Ohio; Louise Rittenhouse, Chandler, Oklahoma; E. A. Rock, Oklahoma City, Oklahoma; Michael Abrahams, Philadelphia, Pa.; Alfred H. Edgar, Chester, Pa.; Leyshon Evans, Scranton, Pa.; T. H. Russell, Western Pennsylvania; Jos. Weisberg, Allentown-Pittston, Pa.; A. L. Carver, Knoxville, Tennessee; J. E. Daly, Nashville, Tennessee; Jimmie Kline, Memphis, Tennessee; John V. Swearingen, Houston, Texas, and Nashville, Tennessee.

Brother Jos. Weisberg led the deputies for November with $61,500 worth of new business, at Allentown, Pittston, and South Wilkes-Barre, Pennsylvania. Brother Joe Treadwell, of Muncie, Indiana, was a close second with $60,750.

There are many new deputies at work for the Society who have been in the work only six months, or less, who are showing great promise, and those deserving special mention are Stephen Horvath, Fords, N. J.; B. C. Beauchamp, Mobile, Alabama; J. H. Woods, Blue, Oklahoma; D. J. Teeter, Monticello, Arkansas; J. F. Biggs, Fort Morgan, Colorado; Geo. T. Christy, Olney, Illinois; Stephen Pathay, Chicago, Illinois; Wm. S. Sperry, East St. Louis, Illinois; Edward Hottel, Corydon, Indiana; Fred J. Parks, Paducah, Kentucky; Geo. T. Randle, Louisville, Kentucky; Harary A. Uhles, Louisville, Kentucky; Margaret Jane Cullen, Michigan; Charles Lee, Lincoln, Nebraska; J. C. Cavanaugh, Youngstown, Ohio; J. W. Bates, Tennessee; J. A. Rogers, Monterey, Tennessee.

The work of Brother Harry Michaels, as Lecturer, has been of great practical benefit to the field workers, and the Order has been much strengthened by the addition of his bright, entertaining talks and beautiful lantern slides.

From the Home Office, down through the ranks to the deputies in the local Courts, we are getting a grasp on the business as never before,

406362

and Ben-Hur will enter upon its twenty-second year in 1916 with great promise for a grand and glorious work. There never was a time in our history when so many good field workers are making application for work, and the splendid work done by our skilled and efficient corps of field workers but reflects the favor and esteem with which the insuring public holds Orders like the Tribe of Ben-Hur.

Northeastern Ohio

(By W. H. Owen, Supreme Organizer.)

There could have been no extension or adaptation of the Fraternal principles, such as the last decade has witnessed, without the zeal, the industry and the persevering energy of those who have at heart the best interest of Fraternalism along enduring lines. The service which has been rendered the individual and the Tribe of Ben-Hur in the past by the members of our Society, individually and collectively, was fully demonstrated to me during my recent visit to Northeastern Ohio.

Beginning Monday, December 6, in company with our popular State Manager, Brother R. G. Hungate, we instituted a Court at Akron with a charter membership that represented a high standard of citizenship in this great and growing metropolis. The class was secured by Brother Floyd R. Hanson, District Deputy, who represents our Society with honor to himself and credit to the membership of Ben-Hur.

The degree team from Canton Court No. 57 exemplified the ritualistic work. This team, costumed in robes that would do credit to Grand Opera, gave a fine exhibition of degree work, that would have made our Supreme Chief justly proud of the Canton team. Lack of space will not permit individual comment of the work of the different members, of which there were eighteen in number, but special mention should be made of Brother W. S. Ringenberg, who represented `Arrius, and Brother A. P. Shortridge, who took the part of Ben-Hur. To fully appreciate the splendid work of these two Brothers, one should see and hear them. Both are gifted with dramatic ability and are thoroughly conversant with the characters they represent, each one having a fine conception of his respective part.

Wednesday, December 8, Brother Hungate and myself assisted in the institution of a Court at Rittman. Here again the work of conscientious Deputies was illustrated by the fine class of thirty-four charter members secured by Brothers Wilson and Theis. We also had the pleasure of again witnessing the degree work of the team from Canton Court No. 57. Although the weather was stormy and very cold it did not deter these loyal members from coming across the country and assisting in the launching of this new Court. After the institution of the Court and election of officers, luncheon was served, and each and every one present had an enjoyable time.

Thursday night, December 9, Brother Hungate and myself attended a meeting of Crockery City Court No. 111 at East Liverpool. We were well entertained by this Court. Many good talks were made on the Good of the Order.

Having accepted an invitation to attend a meeting of Canton Court No. 57 at Canton, Friday night, December 10, we reached that city in time to take part in the exercises. In addition to the fine degree team of which we have made mention, this Court has a most beautiful hall, of which they are justly proud. Three candidates were secured for this meeting, but on account of the varied program that had been previously arranged, the team did not exemplify the work, and the candidates were merely obligated. Brother W. H. Miller, our faithful Deputy Supreme Chief, who had attended the meetings at Akron and Rittman, who had been assigned to the Canton District, was introduced to the members and made a good talk on Fraternity. A number of talks were given by the members, all pertaining to the increase of the membership of the Court, and the meeting developed into an "Old-fashioned Love Feast." Plans were laid for a great campaign, committees were appointed, and the work of the officers and members of this Court in outlining and perfecting their plans, proves that Canton Court has a splendid organization. After the adjournment a sumptuous banquet was served to all present.

Canton Court was instituted in February, 1901, and next February will be their Fifteenth Anniversary. It was suggested that this be made a banner night, and in addition to securing 100 or more new members, to have a fine entertainment and invite the officers and members from other Courts in North-eastern Ohio to participate in the festivities.

Notice is hereby served on any and all the State Managers by Brother Hungate, that Ohio will take her place where she rightfully belongs—*at the top*—having secured $177,000 of new business for the month of November, which shows what the membership of Ohio can do when they are properly enthused.

Extracts From Laws

We give herewith some extracts from the General Laws of the Order which will inform our members regarding the proper proceedure for the nomination and election of Supreme Representatives for the Tenth Regular Session of the Supreme Tribe of Ben-Hur.

"Regular Meetings.

"Section 1. The regular meetings of the Supreme Tribe of Ben-Hur shall be held in the City of Crawfordsville, Ind., on the first Tuesday of June, biennally, and may adjourn from day to day until the business for which is was called together has been completed, unless otherwise ordered, in accordance with the laws of the Order.

"Mode of Election.

"Section 4. The membership of each State, Territory or Jurisdiction shall be represented at each regular or special meeting of the Supreme Tribe in the following manner, to-wit: When the beneficial membership in good standing, in any State, Territory, or Jurisdiction, is less than 3,750, one representative shall be chosen from among the duly commissioned Past Chiefs of the Courts, who shall be the legal representative for such State, Territory, or Jurisdiction.

"When the beneficial membership in any State, Territory, or Jurisdiction exceeds 3,750, two representatives shall be elected; when it exceeds 7,500, three representatives shall be elected; when it exceeds 12,500, four representatives shall be elected; when it exceeds 17,500, five representatives shall be elected; when it exceeds 25,000, six representatives shall be elected; when it exceeds 35,000, seven representatives shall be elected; when it exceeds 45,000, eight representatives shall be elected; when it exceeds 55,000, nine representatives shall be elected; when it exceeds 70,000, ten representatives shall be eletced; when it exceeds 85,000, eleven representatives shall be elected; when it exceeds 100,000, twelve representatives shall be elected from among the duly commissioned Past Chiefs, which shall be the maximum number of Supreme representatives to be elected from any State, Territory, or Jurisdiction.

"At the first meeting of the Executive Committee after the first day of January preceding the meeting of the Supreme Tribe the said Executive Committee shall ascertain the number of representatives to which each State or Territory is entitled, as shown by the books of the Supreme Scribe. They shall then divide the said State or Territory into the same number of Districts, or Jurisdictions, as the said State or Territory is entitled to have as representatives, said Districts or Jurisdictions to be as nearly equal in membership as possible. The person elected, as hereinafter provided, shall be the representative of the membership in said District to the Supreme Tribe of Ben-Hur. Where it appears to the Executive Committee that one or more States or Territories have less than 3,750 members, the said Executive Committee may combine such States and Territories with other States, Territories or Districts, into such Districts, or Jurisdictions, as will give the most equal and equitable representation to the said States or Territories. The Supreme Scribe shall at once notify all local Courts of the results of the Executive Committee's deliberations and apportionments.

"Section 5. Not later than February 15, preceding the meeting of the Supreme Tribe, the Subordinate Courts of each of the Jurisdictions or Districts, entitled to representation as provided by the foregoing section, may at a regular or special meeting select from among the duly commissioned Past Chiefs of the Courts, the name or names, of such Past Chiefs as they may desire to present as candidates for election as Supreme Representatives, and Alternate Representatives and the Scribe shall immediately report the same to the Supreme Scribe, on the blanks furnished by the Supreme Tribe, and under seal of the Court.

"The Scribe and Chief, under seal of the Court, shall certify to the fact that such candidate is entitled to the honors of a Past Chief, giving the date of election and term of service in such office. The candidate nominated for Supreme Representative must furnish evidence to establish his rights to the honors of a Past Chief, in accordance with the Laws, Rules, and Regulations of the Supreme Tribe of Ben-Hur, and pay the fiee of $1.00 for the Past Chief's Certificate.

"The Scribe of each Court must forward immediately after such selection, under seal of the Court, a list of the names so selected, to the Supreme Scribe. Such reports must be in the hands of the Supreme Scribe not later than March 1, following such selection. Not later than April 1, preceding the meeting of the Supreme Tribe, the Supreme Scribe shall send to each Subordinate Court of each Jurisdiction or District, entitled to representation, a printed list of the names of the Past Chiefs properly nominated and reported to him, as above provided, by the Subordinate Courts of that Jurisdiction or District. *Provided,* however, that no person holding a direct contract with the Supreme Tribe of Ben-Hur for work as Deputy shall be eligible as a Supreme Representative or Alternate Representative.

"Section 6. Not before April 1, nor later than April 25, preceding the meeting of the Supreme Tribe, each Subordinate Court shall hold an election for Supreme Representative, and Alternate Representative, and each beneficial member in good standing shall be entitled to a secret vote by ballot for such representative and alternate of such Jurisdiction or District, as includes the local Court in which his membership is held, provided there be no objection from any beneficial member present, the Court may by unanimous vote cast its entire ballot for such candidates as may be selected from the list of nominees, as forwarded by the Supreme Scribe, and the Scribe of each Court shall report at once the vote of the Court to the Supreme Scribe, under seal of the Court, which report must be received by the Supreme Scribe, not later than May 1, following such election, upon the blanks furnished by the Supreme Tribe, the number of votes cast for each candidate at said election, and also the total number of votes which the Court is entitled to cast (which number shall be equal to the total number of beneficial members in good standing, and reported to the Supreme Scribe, March first preceding), and each candidate reported as above shall be entitled to credit for such proportion of the total possible vote of the entire beneficial membership of said Court, as the number of votes cast for him is to the total number of votes actually cast, and reported as above by said Court, subject to correction and verification by the Canvassing Committee with the books of the Supreme Scribe, as hereinafter provided.

"Whenever the right and authority of the Supreme Tribe of Ben-Hur, to transact its business in any State or Territory, shall be denied by such State or Territory, and the license therefor shall be refused, or having been granted, and the same canceled, or not renewed, by the Insurance Commissioner or corresponding officer of such State or Territory, and the Supreme Tribe shall thereby be prevented from transacting its business in such State or Territory, thereupon the Executive Committee of the Supreme Tribe of Ben-Hur shall have the authority in its discretion to transfer the members of the various Courts in such State or Territory, to Balthasar Court No. 9 of Crawfordsville, in the State of Indiana, in which Court said members so transferred shall have all the rights of voting for Supreme Representative and all other rights and authority, and the privileges of members of such local Court during such time as the Executive Committee of the Supreme Tribe of Ben-Hur may deem it necessary or for the best interest of such members, and the Supreme Tribe of Ben-Hur, that they be so transferred and attached to said Balthasar Court No. 9 of Crawfordsville, Indiana; but such transfer shall be effectual only so long as the Supreme Tribe of Ben-Hur is denied the right and authority to transact its business in such State or Territory.

"Section 7. Not later than May 5, preceding the regular meeting of the Supreme Tribe, the Supreme Chief shall call a meeting of the Canvassing Committee at the office of the Supreme Tribe and said Canvassing Committee shall proceed to count, correct and verify with the books of the Supreme Tribe, the election returns as reported by the various Courts in accordance with Section 6 of these laws, and after carefully comparing with the books of the Supreme Scribe, and tabulating these various reports from the Subordinate Courts, they shall make a full report of their work to the Executive Committee, showing the total number of votes each candidate received, and the candidates for Representative and Alternate Representative in each Jurisdiction or District, receiving the greatest number of votes from said Jurisdiction or District, shall thereupon be declared its representative and alternate in accordance with the preceding sections.

"Provided, in the event that when no election shall have been made, or when neither the regularly elected Representative or Alternate, as above designated, can attend the meeting of the Supreme Tribe, they shall at once give written notice to the Supreme Chief, in which event it shall then be the duty of the Supreme Chief to select from among the duly commissioned Past Chiefs of said State, Territory, Jurisdiction, or District, a Representative; such Representative thus selected shall have all the rights and privileges of a regularly elected Representative; provided, that the elected officers and appointed committeemen in the meetings of the Supreme Tribe, entitled to vote, shall not exceed one-half of the number of elected delegates chosen by the various Courts of the Order.

"The Executive Committee shall verify the report of the Canvassing Committee with the Supreme Scribe's books, and if satisfied of its accuracy, shall certify the same to the Supreme Chief, who shall thereupon immediately cause Certificates of election to be issued in duplicate, and one copy of the same to be forwarded to the persons elected as Representative and Alternate Representative, and the other copy to be filed with the Chairman of the Committee on Credentials. These Certificates of election shall be made by the Supreme Scribe, bearing the seal of the Supreme Tribe and countersigned by the Supreme Chief.

"Executive Committee.

"Section 20. It shall be the duty of the Executive Committee to exercise a general supervision over all the business and prudential affairs of the Order; * * * * to designate the jurisdiction under which Courts shall be placed when the number of chartered Courts in any State or Territory shall be less than ten active chartered organizations."

While you are insurable is the time to take membership in Ben-Hur.

Queries

QUERY No. 119. Do the Laws of the Tribe of Ben-Hur permit the initiation of candidates before their certificates of membership have been issued by the Supreme Tribe?

M. McB.

ANSWER. No. Neither beneficial nor social membership can be conferred in accordance with the Laws of the Order, until the certificate of either social or benefiical membership has been issued by the Supreme Tribe.

QUERY No. 120. If a member served as Judge six months, Chief pro tem. four and one-half months, and presided as Chief three meetings, is such member entitled to the rank of Past Chief? M. McB.

ANSWER. No. The honors of a Past Chief are given only when a beneficial member has completed a term as Chief of a Subordinate Court; or has been elected to the office of Past Chief to fill a vacancy occuring in said office; or has served as Scribe for two consecutive years. The appointment pro tem. would not confer the office of Chief, which is secured only by election.

THIS month is the time for installation of officers by the various Courts, and we trust whenever it is possible they will arrange for a public installation, as the beautiful ritualistic work of Ben-Hur offers opportunity for an attractive service, and when given in a dignified, impressive manner, cannot fail to elicit favorable comment and consideration from thinking men and women, though they are not members of the Tribe of Ben-Hur. Wherever our Courts have public installation we should be glad to have a brief account of the affair for publication in THE CHARIOT.

A few days ago the writer stood at the bedside of a man whom the nurses were preparing for the "snow-white" room. The afflicted one drew from under his pillow three certificates of insurance. He gave specific instructions regarding the way in which they should be handled in case he did not recover. What a comfort it was to this man as he went "down into the valley of the shadow," to know that he had made adequate provision for the comfort of those dependent upon him—to know that his children would receive an education which would make them self-supporting, and that would put them beyond the need of the overseer of the poor. With how much more confidence did this man take the ride to the operating room. —*The Toiler.*

A very large number of women are unprovided for when their husbands die and they must engage in the battle for existence. It is remarked by those who have occasion to advertise positions open for women how many applicants come from the widows of men who were prominent in business life or in national affairs. The widows of merchants, manufacturers, financial men, and distinguished soldiers are today replying to advertisements in the New York newspapers seeking to obtain work to enable them to pay for board and lodging.

Almost every man can carry a life insurance policy. Some, of course, cannot because they are not insurable on account of physical condition. But, as a general rule, life insurance is obtainable, especially at the ages prior to middle life. In most cases, there is no excuse for a failure to make provision for one's wife and children through life insurance, except inattention to the subject or procrastination. In every city splendid women are "up against it" because their husbands did not do their duty. —*Insurance Press.*

"JOHNNY, how is it that you stand so much lower in your studies in January than in December?"

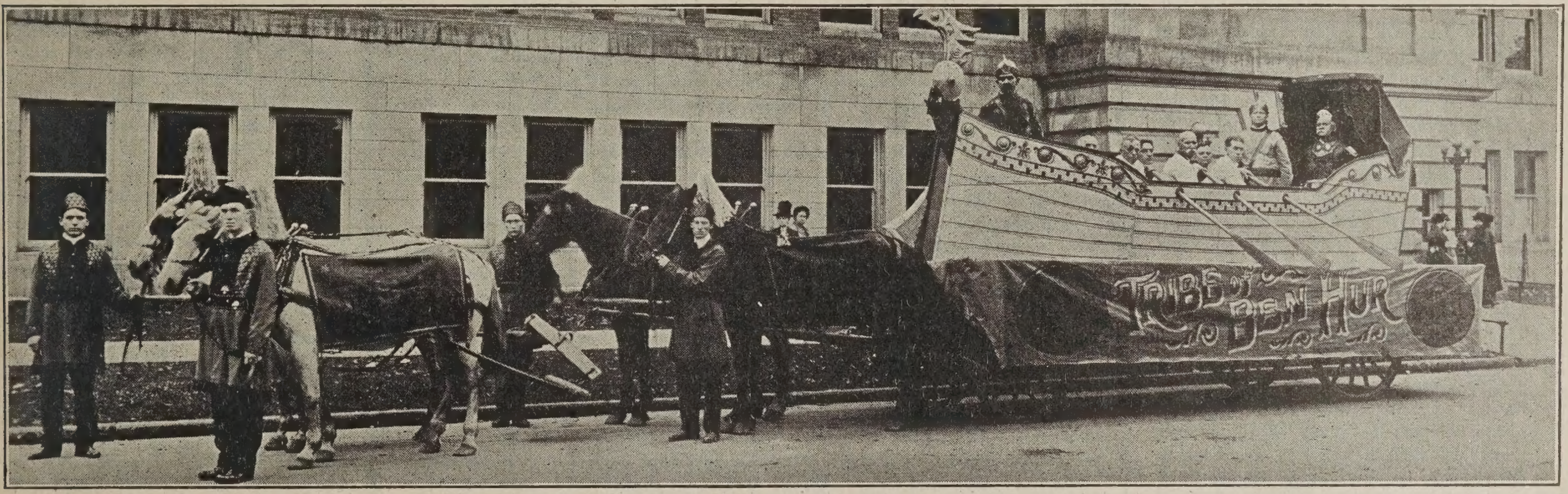
"Oh, everything is marked down after the holidays you know, mother."

Diet Under War Conditions

The European war has changed the supply of readily available foods, and brought about an enforced movement towards a partial vegetarian diet, in place of the more extensive use of meats, eggs, butter and wheat products. These changes, being the subject of governmental regulation and enforcement, place new restrictions on the dietary of the sick. It sounds strange to our ears to hear that patients are actually required to have a prescription or permit to enable them to procure wheat flour or wheat bread for the preparation of toast. The refinements of cookery, along with the modern milling of the various grains and the preparation of dried vegetables, are likely to eliminate in part the wide distinctions between animal and vegetable products. This is in harmony with the success of numerous sanatoriums conducted on vegetarian principles in matters of diet.

IT IS a good thing to be rich and a good thing to be strong, but it is a better thing to be loved of many friends.

While you are insurable is the time to take membership in Ben-Hur.



BEN-HUR FLOAT, LABOR DAY PARADE, ELKHART COURT NO. 72, ELKHART, INDIANA

"21 Years Service" Emblem

How long have you been a member of Ben-Hur? Are you entitled to this special badge of honor, representing twenty-one years of continuous loyal service as a member of the Order?

This is a beautiful emblem, the exact size of the cut, consisting of a sterling silver seven pointed star, with Galley in relief in the center, and the words, "Twenty-one Years Service." In each of the seven points of the star, are three small stars in relief, making up the number twenty-one. Back of the star, is a solid gold laurel wreath, as an emblem of honor.

This emblem can be purchased by Courts or individual members entitled to same, through the Home Office, for the small cost of $4.00. Here is a chance for some of our Courts to reward their old and faithful members with fitting presentation services. For more particulars, and price in quantity, address R. H. Gerard, Supreme Chief, Crawfordsville, Ind.

IT MIGHT be well to remember that work is only a means, and that character is the end we are striving for.

Price List

Of supplies and paraphernalia furnished by the Supreme Tribe of Ben-Hur, Crawfordsville, Ind.:

Badges, members, per dozen....	$3.00
Badges, officers, per set of ten..	3.00
Ballots, per dozen.............	.10
Ballot boxes, each.............	1.00
Gavels, each..................	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each................	.10
Receipt books, individual, each..	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100....	.75
Scribe's Cash Book, No. 250....	1.00
Scribe's cash book, leather bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each......	1.00
Scribe's receipt book, each......	.10
Scribe's receipt book, per dozen.	1.00
Scribe's receipts, with name and number of Court, per thousand	2.00
Seals, each	2.50
Transfer cards, each...........	.25
500 letter heads for Scribe....	2.00
1,000 letter heads for Scribe....	3.50
500 envelopes, 6¾, for Scribe.	2.00
1,000 envelopes, 6¾, for Scribe.	3.50
Seven Pointed Star Pin, Solid Gold, No. 200..............	1.00
Star with cross and chain, solid gold, No. 198................	2.00
Electro button or pin, No. 186..	.35
Rolled gold button or pin, No. 187	.50
Solid gold button or pin, No. 188	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

The Chariot

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

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Jno. C. Snyder .... Supreme Scribe
S. E. Voris ...... Supreme Keeper of Tribute
J. F. Davidson, M. D. .. Sup. Medical Examiner

GILBERT HOWELL .... Editor
Crawfordsville, Indiana

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JANUARY, 1916

"Life is the mirror of king and slave;
'Tis just what we are and do;
Give to the world the best you have,
And the best will come back to you."

When a man insures his life he has fulfilled one of his obligations to protect those under his care, but this obligation will be broken if he permits this certificate to lapse.

The Chariot is in receipt of a very unique program of an entertainment given by Benjamin Franklin Court No. 97 of Philadelphia, Pa., on Friday evening, November 19. The entire affair was a great success and much credit is due to the committees in charge. We regret very much not to have had a more detailed account for publication in The Chariot. Our State Manager, Brother A. D. Rose, is doing a splendid work and has the assistance of a loyal corps of helpers.

Before a beneficial member who is a Past Chief can be eligible to nomination as Representative to the Supreme Tribe, he must establish his rights to such honors, in accordance with the Laws, Rules and Regulations of the Supreme Tribe, and procure a Past Chief's certificate from the Supreme Tribe, paying the fee of $1.00 therefor; provided, of course, any Past Chief who has been heretofore commissioned as Past Chief will not be required to procure another commission.

Important to Scribes

We beg to call attention to Section 140 of our General Laws regarding the bonding of the Scribes of the various subordinate Courts. The law provides that the Scribe shall be bonded to and by the Supreme Tribe, and the expense of procuring such bond is paid by the Supreme Tribe. No other bond is required of the Scribe, as this provision made by the Supreme Tribe covers the receipt of money due the Court, as well as the Supreme Tribe. No action is necessary by the subordinate Court except that the report of the Installing Officer be made, name, and address of the Scribe plainly given, and the "Blanket Bond" covers the position of the office rather than the individual elected.

The Keeper of Tribute is required to furnish a bond in some reliable surety company to the Chief of the Court, for such an amount as may be provided in the by-laws of the subordinate Court, which in accordance with the General Laws of the Order cannot be for less than two hundred dollars. The cost of procuring the bond for the Keeper of Tribute shall be paid by the subordinate Court from the Court funds.

One life out of every nine is liable to rejection for insurance; therefore, when you have protection, don't let go.

Life insurance lifts the mortgage from the home. It keeps the children in school. It pays the grocer's and butcher's bills. It comes at a time when money is most needed. But for life insurance this great nation of ours would at the present time be supporting hundreds and thousands of widows and orphans which are able to live comfortably because of this Great Enemy of Debt.

The watchword for the New Year should be Hope. It is a little word written with four letters, but it is a life-saving word for the broken-hearted, the anxious, the careworn and the distressed. There should be no hopeless ones in this bright land of America. This country was created to be a land where happiness abounds, but happiness is comparative. That which gladdens one heart may sadden another. With every ship that is lost or train that is wrecked, there are those who rejoice that they have escaped, as well as those who mourn for the missing. Hope answers every cry of despair, lifts every heart that sighs and sings with an angel's voice in every heart that will listen. Let us each be filled with Hope and endeavor to make the year 1916 the happiest and best we have ever experienced.

OFFICIAL PROCLAMATION

Relative to the Election of Supreme Representatives

To the Officers and Members of the Tribe of Ben-Hur, Greetings:

The Supreme Tribe of Ben-Hur will hold its Tenth regular session in the city of Crawfordsville, Indiana, beginning on Tuesday, June 6, 1916, at 10 o'clock a. m.

The Supreme Tribe of Ben-Hur is composed of its accredited representatives, who may be duly elected in accordance with the Laws of the Order, the members of standing, or special committees and the Supreme Officers, as provided by the Constitution and Laws of the Order.

Each Court shall, on or before February 15, 1916, nominate from among the duly commissioned Past Chiefs candidates for Supreme Representatives, and the names must be certified to by the Chief and Scribe, under seal of the Court, upon the blanks furnished by the Supreme Tribe, and such reports must be in the hands of the Supreme Scribe not later than the first day of March, 1916.

A Deputy who holds a contract with the Supreme Tribe of Ben-Hur and receives compensation for field work will not be eligible to the office of Supreme Representative.

None but Past Chiefs, duly commissioned, and who are beneficial members in good standing, are eligible to the office of Supreme Representative.

For the information of the membership, the Sections of the Law relative to the mode of nominating and electing Supreme Representatives are published elsewhere in this issue of The Chariot. The Executive Committee will apportion the various States and Jurisdictions into Districts, and allot the number of Representatives and Alternates to which each State or Jurisdiction shall be entitled, together with a description of the boundaries of each District, as provided by the Laws of the Order, and a printed list of the nominees for Representatives will be sent to the Scribe of each Court in the Jurisdiction to which said Court belongs, which list shall be read at a regular or special session of the Court, at the first meeting after the printed list is received from the Supreme Scribe.

Fraternally in T. B. H.,

(Seal.)

R. H. Gerard.
Supreme Chief

Attest:

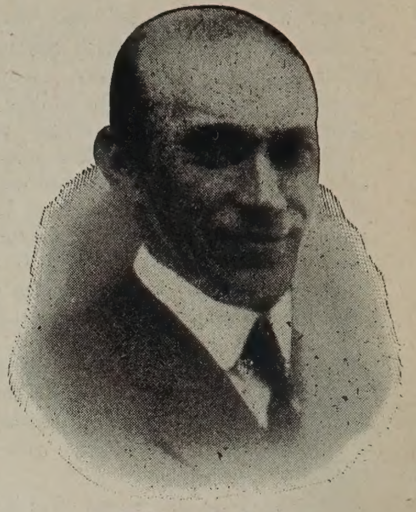
Jno. C. Snyder
Supreme Scribe

Joint Spectacular

About sixty days ago plans were completed for a Joint Spectacular Initiation to be given by the Courts of South Bend and Elkhart, with an agreement that the expenses should be apportioned and that each Court should provide its quota of candidates. These plans were carried out to the letter and a large and enthusiastic meeting was held in Elkhart on Friday evening, December 10. The Courts of South Bend chartered three cars and one hundred and fifty members and candidates went to Elkhart, arriving at 7:30 p. m. The Spectacular was given in the Bucklen Theatre under the direction of W. N. Steele, Supreme Instructor. The cast of characters was made up from the degree teams of South Bend Court No. 41 and Beech Tree Court No. 211.

After the initiation the members were invited to the hall of Elkhart Court No. 72, and refreshments in abundance in the form of coffee, sandwiches, etc., were served. Fully four hundred members attended the meeting. The visitors were, Dr. R. H. Gerard, Supreme Chief; P. O. Bowers, State Manager, and Brothers G. G. Grimes, Jos. A. Treadwell and A. H. Reading, District Managers.

Our Supreme Chief gave us a most entertaining address, telling the members of the affairs of Ben-Hur and in a masterful way explaining the purposes of our Fraternity. Dr. Gerard's speech was given in his characteristic way which has won him a place in the hearts of our 100,000 members. The applause he received proved conclusively the warm place he holds in the hearts of the members of northern Indiana. Short speeches were made by the visiting members. More than one hundred and forty new members were secured for this meeting and the prospects are very bright for the future prosperity of the Courts participating in this meeting. May our sister Courts observe our success and profit by our experience.



William F. Eves

The above is a member of Star Court No. 277 of Indianapolis, Indiana, who disappeared from his home last August. The photograph was taken a few years ago, but any member who might identify Brother Eves or can give any information as to his present whereabouts, will relieve the distracted wife, whose address is Mrs. Addie Eves, 2045 Highland Place, Indianapolis, Indiana, to whom all correspondence should be addressed.

During the week commencing December 13, the Editor of The Chariot had a very pleasant trip with Brother Merritt Voris, State Manager for Michigan and Northwestern Ohio. Several classes of candidates were initiated by the various Courts visited.

In Toledo December 14, Brother Woodfield had a class of forty-nine candidates, the work being given by the degree team of Washington Court No. 43 in their very beautiful hall, and we doubt if there is a more complete and up-to-date lodge room to be found anywhere in the Supreme Jurisdiction than the one at Toledo.

Thursday, December 16, Fort Court No. 130 of Detroit, Michigan, had a splendid class of candidates composed almost entirely of young people which had been secured by our efficient deputy, Brother Frank Butler, assisted by his wife and fellow-workers of Detroit. The character of Ben-Hur was taken by Brother Carl Gustke, who is an elocutionist of rare ability, Brother H. Quandt gave the character of Arrius, and both brothers were exceptionally fine, their conception of these difficult characters was most excellent, and made a deep and favorable impression upon the candidates.

Friday evening, December 17, it was our pleasure to attend a meeting of Eros Court No. 27 in Saginaw and witness the initiation of another splendid class of candidates, the work being given in a most efficient manner. Brother Borrowman and his co-workers having secured this class, of course gave assurance that it was from among the best people of the city. The trip was a very pleasant one and the renewal of old acquaintances and making of new friends was indeed a pleasure to the Editor.

Miss Margaret J. Cullen will take charge of a campaign at Flint, immediately after the Holidays, and is planning to push the work aggressively for a term in Flint, after which she will take up the work at Bay City, where she will be assisted by Dr. Ray Snyder Everett.

Fraternal insurance is stronger today than it ever has been. The mistakes of yesterday have been corrected. The system, by the adoption of adequate rates, has placed itself upon an enduring and solid basis.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of November, 1915.

Only such Courts as have over 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1580**
2	Edw. Lauterbach, 84, New York, N. Y.	423
3	Palestine No. 2, Olean, N. Y.	402
4	Genessee Valley, 18, Rochester N.Y.	258
5	Jefferson No. 24 Watertown, N. Y.	211
6	Olean, No. 43, Olean, N. Y.	138
7	Balthasar No. 77, Troy, N. Y.	130
8	Ithmar No. 1, Auburn, N. Y.,	122
9	Arrius, No. 9, Geneva, N. Y.	120
10	Electric City, No.75, Schenectady, N.Y.	108

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1092
2	Balthasar No. 9, Crawfordsville, Ind.	944
3	Crescent City No. 122, Evansville, Ind.	788
4	Simonides No. 1, Crawfordsville, Ind.	727
5	Esther No. 4, Terre Haute, Ind.	656
6	Marion No. 48, Marion, Ind.	565
7	Princeton No. 43, Princeton, Ind.	403
8	Malluch No. 45, Vincennes, Ind.	400
9	Vigo No. 126, Terre Haute, Ind.	368
10	Washington, 169, Washington, Ind.	349
11	Wabash No. 23, Wabash, Ind.	343
12	Huntington No. 68, Huntington, Ind.	319
13	Beech Tree No. 211, South Bend, Ind.	318
14	Star No. 277, Indianapolis, Ind.	300
15	Logansport No. 233, Logansport, Ind.	298
16	Vanderburgh No. 127, Evansville, Ind	295
17	Orontes No. 77, Shelbyville, Ind	283
18	Kokomo No. 33, Kokomo, Ind	264
19	Kendallville No. 20, Kendallville Ind.	264
20	South Bend, No. 41, South Bend, Ind	262
21	Evening Star, No. 231, Evansville, Ind.	251
22	Castalia No. 13, Muncie, Ind.	246
23	Oolitic, No. 54, Bedford, Ind	244
24	Columbia City 92, Columbia City, Ind.	241
25	Isis No. 32, Anderson, Ind.	237
26	Elkhart No. 72, Elkhart, Ind.	232
27	Germania No. 165, Evansville, Ind.	230
28	Antioch No. 12, Garret, Ind.	229
29	Queen City, No. 153, Marion, Ind.	229
30	Chariot No. 38, Lafayette, Ind	224
31	Maple City No. 125, LaPorte, Ind.	217
32	Aldebaran No. 16, Peru, Ind.,	215
33	Rigel No. 86, Michigan City, Ind,	208
34	Vincennes No. 243, Vincennes, Ind.	195
35	Richmond, No. 42, Richmond Ind.	193
36	Boonville No. 59, Boonville, Ind.	189
37	Corydon, No. 184, Corydon, Ind	187
38	Ft. Wayne No. 96, Ft. Wayne, Ind.	186
39	Decatur No. 156, Decatur, Ind.	185
40	Bismarck No. 134, Terre Haute, Ind.	180
41	Harmony No. 304, Logansport, Ind.	174
42	Greencastle No. 102, Greencastle, Ind.	168
43	Evansville No. 10, Evansville, Ind.	164
44	Posey No. 105, Mt. Vernon, Ind.	153
45	Sandborn No. 67, Sandborn, Ind.	142
46	Owensville, No. 104, Owensville. Ind.	135
47	Jewel No. 334, Michigan City, Ind.	135
48	Hartford City, 36, Hartford City, Ind.	124
49	Frankfort No. 2, Frankfort, Ind.	121
50	French Lick No. 200, French Lick, Ind.	119
51	Tennyson No. 203, Tennyson, Ind.	118
52	Freelandville No.91, Freelandville, Ind.	115
53	Progressive No. 166, Hammond, Ind.	114
54	Faith Court No. 316, Evansville, Ind.	111
55	Grandview, No. 150, Grandview, Ind.	110
56	Otwell Court, No. 324, Otwell, Ind.	108
57	Bluffton, No. 7, Bluffton, Ind.	107
58	Rockport No. 135, Rockport, Ind.	100
59	Navillus No. 99, Sullivan, Ind.	100

Kentucky

1	Kentucky No. 11, Louisville, Ky.	1032
2	Jehovah No. 4, Louisville, Ky.	416
3	Ludlow No. 9, Ludlow, Ky.	327
4	Henderson No. 3, Henderson, Ky.	213
5	Covington No. 2, Covington, Ky	190
6	Newport No. 1, Newport, Ky.	183
7	Ilderim No. 14, Louisville, Ky	162
8	Mizpah No. 8, Bellevue, Ky.	116

Ohio

1	Portsmouth No. 109, Portsmouth, O.	946
2	Ilderim, No. 1, Dayton, O.	629
3	Forest City No. 15, Cleveland, O.	513
4	Esther No. 4, Hamilton, O.	429
5	Crockery City No. 111, E. Liv'r'l, O.	367
6	Washington No. 43, Toledo, O.	331
7	Canton No. 57, Canton, O.	307
8	Ben-Hur No. 7, Findlay, O.	303
9	Lincoln No. 23, Lima, O.	286
10	Springfield No. 31, Springfield, O.	270
11	Lew Wallace No. 189, Dayton, O.	263
12	Balthasar No. 3, Cincinnati, O	246
13	Mars No. 151, Cincinnati, O.	210
14	Aldebaran No. 14, Youngstown, O.	206
15	Lincoln Heights No. 112, Cleveland	190
16	Toledo No. 34, Toledo, O.	181
17	Eros No. 5, Mt. Vernon, O.	179
18	Butler No. 99, Hamilton, O.	179
19	Bellefontaine No. 12, Bellefontaine, O.	165
20	Ithamar No. 8, Marion, O.	163
21	Alpha No. 51, Newark, O.	160
22	Liberty No. 70, Cumminsville, O.	155
23	Sidney, No. 19, Sidney, O.	127
24	Star of Valley No. 113, Wellsville, O.	124
25	Cincinnati No. 56, Cincinnati, O.	115
26	Victory No. 176, Cincinnati, O.	111
27	Putnam, No. 62, Columbus Grove, O.	110
28	Iris, No. 20, Tippecanoe City, O.	107
29	Riverside No. 49, Shelby, O.	106

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	713
2	Lincoln No. 118, Lincoln, Neb.	360
3	Mecca No. 13, Omaha, Neb.	350
4	Harmony No. 28, Ord, Neb.	185
5	Arrius No. 32, Scotia, Neb.	147
6	York No. 61, York, Neb.	145
7	North Nebraska No. 9, Norfolk, Neb.	125
8	Osceola No. 39, Osceola, Neb.	124
9	Fullerton No. 6, Fullerton, Neb.	123
10	Esther No. 21, David City, Neb.	119
11	Omaha No. 110, Omaha, Neb.	116

Illinois

1	Triumph No. 17, Decatur, Ill.	692
2	Ithamar No. 1, Danville, Ill.	554
3	Caledonia No. 59, Urbana, Ill.	462
4	Valhalla No. 63, Chicago, Ill	374
5	E. St. Louis No. 136, E. St. Louis, Ill.	328
6	Mira No. 97, Mt. Carmel, Ill	299
7	Friendship No. 61, Chicago, Ill.	292
8	Damascus No. 41, Springfield, Ill.	288
9	Balthasar No. 2, Champaign, Ill.,	276
10	Galesburg No. 50, Galesburg, Ill	261
11	Lawrenceville, 86, Lawrenceville. Ill.	257
12	J. C. Hale No. 149, Mattoon, Ill.	252
13	Fox River No. 508, Aurora, Ill.	237
14	Metropolis No. 181, Metropolis, Ill.	224
15	Miriam No. 11, Kensington, Ill.	220
16	Danville No. 474, Danville, Ill.	218
17	Harrisburg No. 116, Harrisburg, Ill.	212
18	Granite No. 144, Granite City, Ill.	207
19	Waukegan No. 76, Waukegan, Ill.	207
20	Olney No. 12, Olney, Ill.	199
21	Guiding Star No. 271, Springfield, Ill.,	199
22	Grayville No. 28. Grayville, Ill.	191
23	Mizpah No. 7, Rockford, Ill.	186
24	Pullman No, 42, Pullman, Ill	186
25	Mt. Vernon No. 115, Mt. Vernon, Ill	174
26	Melchior No. 27, Charleston, Ill	166
27	Garfield No. 64, Chicago, Ill	161
28	Linne No. 262, Rockford. Ill.	159
29	Superior No. 372, South Chicago, Ill.	157
30	Auburn No. 49, Auburn Park, Ill.	150
31	Egyptian No. 56, Carmi, Ill.	147
32	Chicago No. 15, Chicago, Ill.	145
33	Litchfield No. 169, Litchfield, Ill.	145
34	West Salem No. 31. W. Salem, Ill.	145
35	Fairfield No. 101 Fairfield, Ill.	144
36	Paris No. 4, Paris, Ill.	143
37	Kankakee No. 91, Kankakee, Ill.	142
38	Columbia No. 74, Chicago, Ill.	138
39	Voduany No. 333. Chicago. Ill.	138
40	St. Clair No. 250. E. St. Louis, Ill.	137
41	Kewanee No. 258, Kewanee, Ill.	132
42	Robinson No. 48, Robinson, Ill.	128
43	Cairo No. 171, Cairo, Ill.	124
44	Decatur No. 243, Decatur, Ill.	119
45	Chicago No. 66, South Chicago Ill.	117
46	St. Joseph No. 3, St. Joseph, Ill.	110
47	Clay No. 108, Flora, Ill.	110
48	Mt. Carmel No. 453, Mt. Carmel, Ill.	108
49	Madison No. 200, Madison, Ill.	105
50	Germania No. 82, Chicago, Ill.	105
51	F. L. Riegr No. 281. Chicago, Ill.	103
52	Effingham No. 36, Effingham, Ill.	103
53	Vlastimel No. 186, Chicago, Ill.	102
54	Harmony, No. 88, Chicago, Ill.	101
55	Cesky Vlastence, 102, Chicago, Ill.	101

Iowa

1	Melchior No. 8, Waterloo, Ia.	589
2	Aldebaran No. 12, Cedar Rapids, Ia.	561
3	Tirzah No. 3, Mason City, Iowa	449
4	Roman No. 98, Sioux City, Ia.	273
5	Cedar Rapids, No. 65, Cedar Rapids, Ia.	225
6	Jewel No. 2, Council Bluffs, Ia.	220
7	Ben-Hur No. 15, Oskaloosa, Ia.	165
8	Banner No. 29, Sioux City, Ia.	151
9	Unity No. 54, Marshalltown, Ia.	145
10	Clinton No. 28, Clinton, Ia.	140
11	Star, No. 41, Creston, Ia	121

Missouri

1	Carnation No. 7, Kennett, Mo.	523
2	Century No. 26, St. Louis, Mo	326
3	Morehouse No. 10, Morehouse, Mo.	221
4	Sikeston No. 9, Sikeston, Mo.	206
5	Independence No. 159, Dexter, Mo	200
6	Simonides No. 61, St. Louis, Mo.	152
7	Golden Rod No, 22, St. Joseph, Mo.	131
8	Sedalia No. 39, Sedalia, Mo.	120
9	Poplar Bluff, No. 65, Popular Bluff, Mo.	107
10	Victory, No. 74, Kansas City, Mo.	105

Tennessee

1	Usona No. 36, Memphis, Tenn.	458
2	Ben-Hur No. 1, Knoxville, Tenn,	249
3	Jere Baxter No. 12, Nashville, Tenn.	200

Pennsylvania

1	Keystone No. 1, Bradford, Pa.	439
2	Pioneer No. 42, Scranton, Pa.	397
3	Lew Wallace No. 17, Meadville, Pa.	306
4	Harmony No. 43, Sharon, Pa.	243
5	New Kensington, 11, N. Kensington, Pa.	232
6	Arrius No. 4, Braddock, Pa.	227
7	Rigel, No. 9, Newcastle, Penn	208
8	Trevyline No. 12, Jeannette. Pa.	194
9	Ben Franklin, 97, Philadelphia, Pa.	165
10	Sharon No. 13, Sharon, Pa.	100

W. Virginia

1	Parkersburg No. 1, Parkersburg, W.Va.	357

Washington

1	Tacoma No. 2, Tacoma, Wash.	291
2	Oriental No. 6, Seattle, Wash.	143
3	Ben-Hur No. 3, Bellingham, Wash.	119
4	Purity, No. 13. Buckley, Wash.	107

Texas

1	Lone Star No. 1 Ft. Worth, Tex.	252
2	Arrius No. 68, Wichita Falls, Tex.	228
3	Simonides No. 11, Marshall, Tex.	214
4	Greenville No. 39, Greenville, Tex.	182
5	Tirzah No. 10, Dallas, Tex.	180
6	Ithamar No. 3, Cleburne, Tex.	145
7	Ben-Hur No. 5, Houston, Tex.	110
8	Denison No. 94, Denison, Tex.	105

District of Columbia

1	Washington No. 1, Washington, D. C.,	224

Arkansas

1	Esther No. 3, Jonesboro, Ark	217
2	Egyptian No. 4, Paragould, Ark	208
3	Tirzah, No. 32, Truman, Ark.	127
4	Century No. 10, Wynne, Ark.	123

California

1	Simonides No. 4. Los Angeles, Cal.	213
2	Live Oak No. 32, Oakland, Cal.	115
3	Los Angeles, No. 19, Los Angeles, Cal.	107

Oklahoma

1	Oklahoma No. 1, Oklahoma City, Okla.	199

Michigan

1	Ben-Hur No. 1, Flint, Mich.	184
2	Queen No. 43, Battle Creek, Mich	183
3	Kalamazoo, No. 4, Kalamazoo, Mich.	177
4	Fort No. 130, Detroit, Mich.	175
5	Cadillac No. 44, Detroit, Mich.	170
6	Ilderim No. 9. Jackson, Mich.	143
7	Mars No. 31, Bay City, Mich.	116
8	Peerless No, 100, Lansing, Mich.	111
9	State No. 150, Detroit, Mich.	110
10	Amrah, No. 54, Muskegon, Mich.	104

Oregon

1	Ben-Hur No. 9, Portland, Ore	175

New Jersey

1	Progress No. 6, Paterson. N. J.	148

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	147

Louisiana

1	Star of Bethlehem No. 6, New Orleans	145
2	Evangeline No. 10, Patterson, La.	115

Maryland

1	Maryland No. 1, Baltimore, Md.	131
2	Ben-Hur Court No. 9 Baltimore, Md.	111

Virginia

1	Staunton No. 3, Staunton, Va.	122
2	Roanoke No. 4, Roanoke, Va.	118

HOW TO PLAY THE PIANO OR ORGAN IN ONE HOUR.

A Detroit musician has invented a new method by which any little child or grown person can learn to play in one hour in their own home. Three sheets will be sent absolutely free to any person addressing a postal card to A. S. Keller, 869-C Trussed Concrete Bldg., Detroit, Mich.—Advt.

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Table 1, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

Age	Table 1	Table 2	Table 3
18	$0 67	$1 00	$1 05
19	68	1 02	1 07
20	69	1 04	1 09
21	70	1 07	1 12
22	71	1 09	1 15
23	72	1 12	1 18
24	74	1 15	1 22
25	76	1 19	1 26
26	78	1 22	1 30
27	80	1 26	1 34
28	82	1 30	1 38
29	83	1 34	1 43
30	85	1 39	1 48
31	87	1 44	1 53
32	89	1 49	1 58
33	91	1 54	1 64
34	94	1 59	1 70
35	97	1 64	1 77
36	1 00	1 71	1 84
37	1 02	1 78	1 92
38	1 04	1 84	1 99
39	1 07	1 91	2 07
40	1 10	1 99	2 16
41	1 13	2 07	2 25
42	1 17	2 15	2 35
43	1 21	2 25	2 46
44	1 24	2 35	2 57
45	1 27	2 45	2 70
46	1 32	2 56	2 83
47	1 37	2 68	2 96
48	1 41	2 80	3 10
49	1 46	2 93	3 26
50	1 51	3 06	3 42
51	†	3 21	3 60
52	†	3 37	3 79
53	†	3 54	4 00
54	†	3 72	4 22
55	†	3 91	4 46

†Not admitted after 50 years of age.

Certificates will be issued for $250, or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Table 1 or 60-year term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

ANY man is wealthy who has good health, a happy home life, a business or profession in which he is interested and successful, a passion for growth and the ambition to be of service to his fellow man. With these he has all he needs, if not all he wants, and he could not get any more out of life if he had a million dollars.—*Arthur Fischer.*

WANTED—A good live deputy for each of the following: Springfield, Sedalia, and St. Joseph Districts. Contract right. Business conditions good. Anyone having good reference and meaning business. Address, **P. E. Genoway, State Mgr., Lock Box 156, Fredericktown, Mo.**

BONDS

The Keeper of Tribute must be bonded. We bond the office. Order early and have your bond ready before installation night. $200, 70c; $300, $1.00; $400, $1.20; $500 or $600, $1.50; $1,000, $2.50. No application needed. Make request by postal or letter. **J. R. Adams, American Surety Company, 208 South La Salle Street, Chicago.**

Wanted—A first-class deputy to take charge of the work in the city of Des Moines, Iowa. A splendid field and an attractive offer. For particulars address, W. B. McGinnis, State Manager, 121 Dawson Street, Waterloo, Iowa.

TRIBE OF BEN-HUR REMINDER

Monthly Payment and Extra Assessment No. 26

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of January, 1916, together with Extra Assessment No. 26 for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

The members of Class A whose certificates were issued before January 1, 1901, may have this Extra Assessment No. 26 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1901, and June 30, 1908, and numbered from No. 57733 to No. 199999 will be required to pay this Extra Assessment **in cash,** as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in cash, as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribe of each local Court has been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments **in cash,** and these lists must be preserved for the future use of the Scribe.

Extra Assessment No. 27 for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of February, 1916, together with the regular monthly payment due for that month.

The members of Class A whose certificates were issued before January 1, 1900, may have said Extra Assessment No. 27 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1900, and June 30, 1908, and numbered from No. 37884 to No. 199999 will be required to pay this Extra Assessment No. 27 IN CASH, together with their regular February monthly payment as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Fraternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.

January 1, 1916.
Crawfordsville, Indiana.

UNDER THE PALMS

A New Year

Over the threshold a gallant newcomer
  Steppeth with tread that is royal to see;
White as the winter-time, rosy as summer,
  Hope in his eyes, and his laugh ringeth free.
Lo! in his hands there are gifts overflowing,
  Promises, prophecies, come in his train;
O'er him the dawn in its beauty is glowing,
  Flee from his presence the shadows of pain.

How shall we welcome him? Shall we remember
  One who as royally came to our door
Twelve months ago when winds of December
  Moaned in tree-tops and raved on the shore?
He, too, had largess of bounty to offer;
  He was as smiling, as gracious of mien;
Only the beautiful sought he to proffer,
  Only such looks as were calm and serene.

Welcome, New Year, with stainless white pages,
  Though we blot them ere long with our tears;
So it has been through the long passing ages,
  Worn with footprints of close crowding years.
Welcome, sweet year! may full-handed hours
  Find us like servants who wait for their Lord,
Using with earnest devotion our powers,
  Looking for Him, and obeying His word.

—Selected.

Arkansas

ARGENTA, ARK.—Monday night December 13, Argenta Court No. 71 gave a Box Supper which was well attended by the members and friends, an interesting program was rendered, after which we had an auction sale of the boxes which caused much amusement for all. Our Chief, a well known and well loved young man (who, by the way, is not a married man) bought the most expensive box, which sold for $2.00, and the writer is of the opinion that he would have paid $5.00 had the bidders kept on bidding. We sold other boxes from twenty-five cents to $1.25, also had some excellent coffee which was furnished by our good Sister Womble. All had a good time and it was suggested that we give another "Box Supper" in the near future.

We expect to initiate a class of seventeen at our next regular meeting and all members are working hard to put our Court on the Honor Roll by the first of February, 1916. There is no doubt but we will succeed, as our members are all thoroughly interested. So look out for Argenta Court No. 71.

SCRIBE.

Colorado

FORT MORGAN, COLO.—Columbine Court No. 13 is showing a great incrase, both in new members secured and in the attendance at the Court meetings. Wednesday evening November 17, our Court gave an oyster supper, and Wednesday December 8, a pie social proved a drawing card; both meetings were a success, socially and financially. We initiate members nearly every meeting night. Plans are on the way for a grand Christmas party to be given Friday evening December 24, and all are anxious to make this a delightful event.

Prospects are bright and there is every indication that Ben-Hur will forge to the fore front in this part of the country. Columbine Court wishes all Ben-Hur members a Merry Christmas and Happy New Year.

PRESS AGENT.

PUEBLO, COLO.—Thursday evening, November 11, Pueblo Court No. 11 met at Odd Fellows' Hall, corner Seventh and Grand Avenue. There was an excellent attendance and several new members were initiated into the Order. The secret work was given by our visiting Brother, J. J. Cassidy, State Manager of Lincoln, Nebraska. Talks for the Good of the Order were made by several of the members present and Brother Cassidy offered many beneficial suggestions towards the upbuilding of the Court.

After the regular business was transacted, delicious refreshments were served by the ladies on the entertainment committee and dancing was enjoyed until a late hour.

Our next regular meeting will be held Thursday evening November 25, when all members are earnestly requested to attend.

CORRESPONDENT.

Indiana

EVANSVILLE, IND.—November stands out prominent with the members of Ben-Hur in Evansville. Our meetings have been well attended. Business is more encouraging, and we have had two fine entertainments in Crescent City Court No. 122.

On November 12, Brother Joseph Burke, a member of long standing in Crescent City Court, presented his unique entertainment of mirth, mystery, and magic at Ben-Hur Hall. His work was fine and was well received. We had ventriloquism, cartooning, story telling, and magic. He gave us a full evening of rare enjoyment. Prof. Burke's address is 526 Chandler street, and he will be pleased to hear from any Court wishing anything in his line.

Wednesday, November 17, we had the pleasure of hearing Brother Harry D. Michael, our Supreme Lecturer, with his illustrated lecture on Ben-Hur, which was fine. Though one had seen the play and read the book, Brother Michael's lecture was very interesting. All Courts in our city attended this meeting with their friends, and every one was well pleased.

New Year's Day will be celebrated by Ben-Hur members and their friends in Evansville at Ben-Hur Hall, as it is our custom to observe the day by holding "Open House." Thursday December 30, we expect to have a car-load of Ben-Hur members to visit Henderson Court No. 3, at Henderson, Kentucky, and initiate a large class of candidates. Altogether 1915 has been a good year in this locality for Ben-Hur members but the close of the year stands out most prominent.

SCRIBE.

PERU, IND.—Thursday evening, December 16, Aldebaran Court No. 16 initiated twenty-five candidates. Refreshments were served. Brother I. G. Cook, the new deputy in charge, has the support of the entire membership. We predict a splendid increase in membership for our Court. Watch us grow.

REPORTER.

EVANSVILLE, IND.—We should all highly resolve that the year 1916 shall be the greatest and best in the history of our splendid order, the Tribe of Ben-Hur. The outlook in Evansville and vicinity is bright. By giving our time, our best efforts, unceasing work and labor to build up our membership we not only do our duty to our Order, but we deserve well of the men and women with whom we mingle and among whom we live, for it is to their benefit and we bless them and go about doing good, which is one of the cardinal purposes of every worthy human life. Ben-Hur deserves so well of us all, has so many claims upon us, that we cannot here recall them all, but one strong point, one controlling reason for joining Ben-Hur is not much talked about. It is often said to win in any life insurance scheme we must die and this is true in regard to nearly all Fraternal Orders except Ben-Hur, for every member of Ben-Hur can always look forward to a cash surrender value of his Protection or a ten per cent. annual payment on arriving at the age of 70, let us say 70 years young, not 70 years old. Every member of our superb Order should earn and ever keep in mind the gracious duty of thinking and saying *young*, not old. Another of our cardinal duties is to do everything in our power to live long, pleasantly, usefully, and in health, and among the facts admitted on all hands is that we should and can, by living the plain, simple, prudent and rational life, attain the ages of 80, 90, and 100 years, barring accidents, and unforeseen casualties. Let us learn and live the hygienic life. That great English author, William Howitt, said, when he was 70, "I have not attained this age without the aid of the doctors. I have had the help of four famous ones—Temperance, Exercise, Good Air, and Good Hours." We can all have these famous doctors without cost. I write this to urge upon my brothers and sisters better and greater work for our Order in the future, to present this important feature of our insurance and to get all to learn and live the simple and hygienic life.

CHARLES L. WEDDING.

Iowa

WATERLOO, IOWA.—More than 300 members of the Tribe of Ben-Hur attended the spectacular initiation given Thursday night November 18, in the Waterloo Theatre under the auspices of Melchior Court No. 8. Sixty-five were present from Cedar Rapids, coming in special cars. A six o'clock supper was served at the Pythian Temple, followed by the presentation of the play "Ben-Hur" at the Waterloo Theater at 8 o'clock. A dance at the Pythian Temple completed the evening's entertainment.

With a cast of forty people, working under the personal direction of Supreme Instructor W. N. Steele, of Crawfordsville, Ind., Melchior Court No. 8, Tribe of Ben-Hur, staged the lodge's impressive "spectacular initiation." The special cast, or degree team, gave the initiation ceremony to 125 candidates, which made the largest class ever initiated at one time in this vicinity.

Visiting members and candidates from numerous points within a radius of 100 miles about Waterloo were in the city to participate in the biggest gathering that the Tribe of Ben-Hur has ver had in Waterloo.

E. F. Feely, Chief of Melchior Court, delivered the address of welcome. Chas. W. Kenyon of Cedar Rapids, Chief of Aldebaran Court No. 12, responded. The play consisted of nine acts and was complete with the exception of the chariot race. The program was brought to a close in the ninth act with the spectacle of the healing of the lepers.

Those who took part in the program are as follows:

Balthasar, A. F. Butterfield; Melchior, Al Utter; Gasper, H. M. Walker; Chief, E. F. Feely; Past Chief, I. H. McCarty; Judge, Mrs. Ira Utter; Teacher, Mrs. Asa Burch; Mother of Hur, Mrs. Laura Van Wintzinger; Tirzah, Mrs. G. D. Harper; Amrah, Mrs. Al Utter; Ben-Hur, S. W. Reccord; Messala, G. D. Harper; Rabbi-Joseph, Asa Burch; Arrius, George Fergamann; Simonides, Fred Sherman; Esther, Mrs. S. W. Reccord; Malluch, G. D. Harper; Guide, Ernie Powers; Captain, Roy Colvin.

Hebrew Women: Mrs. I. F. Reichart, Mrs. Nettie Stace, Mrs. Gordon, Mrs. Anna Colvin, Mrs. Emma Heiderman, Mrs. Fred Sherman, Mrs. M. I. North, Mrs. Herman Behr, Mrs. Herman Tegtmeiter.

Roman Soldiers and Galley Slaves: Herman Tegmeiter, Morris Resenbloom, Earl Knapp, Benj. Huffman, Ed Hays, Jas. McMullen, Irwin Mussett, William Peterson. REPORTER.

CHARLES CITY, IOWA.—Thursday December 2, Mecca Coudt No. 37, was honored by having as our guest our Supreme Lecturer, Brothers Harry D. Michael of Crawfordsville, Ind., State Manager, W. B. McGinnis, and District Manager, I. H. McCarthy, of Waterloo. The committee, Sisters Marie Ibson, Lena Parent, and Brother Claud Williams, had charge of the decorations and the hall was beautifully decorated with the colors of the Order and natural ferns. Our State Manager addressed the audience on the Good of the Order, and concluded his remarks by introducing the speaker of the evening, our Supreme Lecturer, Brother Harry D. Michael, who in a very eloquent and impressive manner delivered his stereopticon lecture on the book Ben-Hur. His lecture was enjoyed by all present and in behalf of Mecca Court, we wish to thank the Supreme Officers for sending Brother Michael to us.

On the strength of this meeting our District Manager, Brother I. H. McCarty, in two days' time secured ten beneficial members. Charles City's five-piece orchestra furnished music during the entire evening. Dancing followed the lecture.

Mecca Court is one of the most active Courts in Iowa and we expect to be on the Roll of Honor in the near future. Brother McCarthy has been very fortunate in appointing as deputy for us Sister Marie Ibson in whom we have the utmost confidence.

A MEMBER.

MASON CITY, IOWA.—Friday December 3, our Supreme Lecturer, Brother Harry D. Michael, and State Manager, Brother W. B. McGinnis, arrived in our city. They were entertained by an auto ride over our prosperous city and Sister Wilds, our District Manager, gave a six o'clock dinner in honor of our visiting co-workers.

The evening's program started promptly at 8 p. m., our Chief, Attorney L. R. Boomhower, introduced our Supreme Lecturer, Brother Harry D. Michael, who entertained the members of Tirzah Court and their invited friends by giving his stereopticon lecture on Ben-Hur. We enjoyed Brother Michael's lecture as it gave to us a fuller conception of the Tribe of Ben-Hur. The pictures were indeed beautiful. Brother Michael will always receive a hearty welcome from Tirzah Court.

Following the splendid lecture the Ladies' Military Team, of which Sister G. A. Wilds is Captain, gave a grand exhibition. The drill work was very beautiful and greatly enjoyed. CORRESPONDENT.

WATERLOO, IOWA.—Wednesday, December 1, a committee from Melchior Court No. 8 met our Supreme Lecturer, Harry D. Michael, at the Interurban Station and accompanied him to the Ellis Hotel. As it was Brother Michael's first visit to Waterloo, the afternoon was spent motoring over our beautiful city with Brother McGinnis, our State Manager at the wheel, Brother I. McCarty, our District Manager, and S. W. Reccord, were in the party.

In the evening the members of Melchior Court No. 8 and their guests assembled in the grand ball room of the Ellis Hotel, where Brother Michael delivered his lecture in a eopticon lecture on the Book, Ben-Hur, to four hundred members and friends of the Order.

Brother Michael's lecture was a treat to all of us and we hope to have the pleasure of again having him a guest of our Court. Following the lecture the evening was spent in dancing. A MEMBER.

BURLINGTON, IOWA.—Monday evening November 29, Hawkeye Court No. 93 had the pleasure of hearing our Supreme Lecturer, Harry D. Michael, deliver his famous lecture on Ben-Hur which was greatly enjoyed. Brother Michaels delivered his lecture in a very forceful and impressive manner to three hundred members and friends. We hope to have the honor of Brother Michael's presence again within the near future.

We are the infant Court of Iowa but we can proudly say that we are on the Roll of Honor and expect to continue the good work and within a very short period be among the largest Courts in the Hawkeye State.

Our District Manager, Brother Charles F. Fenn, has worked earnestly and persistently, and to him we give a great deal of credit for our rapid growth. We appreciate the splendid support which Brother Fenn has given us. REPORTER.

Michigan

DETROIT, MICH.—Fort Court No. 130 is planning for a large meeting for the 16th of December, when we expect to entertain our Supreme Chief, Dr. R. H. Gerard. Every effort will be made to make this meeting a success. At this writing Fort Court No. 130 is the largest Court in numbers in Detroit, is but very little over two years old, and has 175 members enrolled for the month of November. We have spent over $300 for paraphernalia and do not owe one cent. This is a good record. Can you beat it?

CORRESPONDENT.

Nebraska

STANTON, NEB.—At a special meeting of Stanton Court No. 10, held in the Court rooms on Monday evening, November 20, we accepted a large number of applications and initiated a fine class of new members. Our Court is proud to again be on the Roll of Honor, a place we have always tried to hold. Brother J. J. Cassidy, State Manager, came up from Lincoln for the occasion and added much to the interest of the gathering. There was an excellent attendance of local members and Brother Cassidy and Brother A. H. W. Lotz, Deputy Grand, both delivered addresses.

Every one in the Court is enthused and helping Brother Lotz in every way possible to make a success of the work he has started here. In the social hour which followed the degree work, the ladies served a fine lunch and all enjoyed a pleasant hour together.

In the next issue of THE CHARIOT we expect to show a greatly increased membership, for our Court has started on a healthy growth.

REPORTER.

HOLDREGE, NEB.—Tuesday, December 7, the members of Ben-Hur gave a banquet in honor of H. Gates, District Manager, who is now in this city, in the interest of the Order. After the initiation, refreshments were served consisting of hot rolls, butter, pickles, celery, creamed chicken, mashed potatoes, salad, pumpkin-pie with whipped cream and coffee. The remainder of the evening was spent in a delightful social manner.

The committee on refreshments was Mesdames Belzer, Hackman, Porter, Messrs. Oden, Anderson, and Strickler. Committee on entertainment: Mesdames Einsel, Anderson and Rickard. All departed at a late hour feeling they had spent another delightful evening. REPORTER.

Ohio

CINCINNATI, OHIO.—Saturday evening December 4, at a regular meeting of "Ben-Hur Welfare Committee," there were ten present, representing eight Courts, all of whom are ready and willing, if their services are desired, to install all new Officers elected for the year of 1916. The Committee wishes to impress upon the members the fact that no entertainment is necessary. They do this work purely for their interest in our Order. The election of Officers of the "Welfare Committee" will take place on Saturday evening January the 8, 1916.

Brother S. F. Sampson has three new Courts well started and it is expected that many new members will be initiated very soon. Mars Court No. 151 on Wednesday evening, December 15, will initiate a class of several candidates. Thursday evening, November 25, Covington Court No. 2 obligated Angelo and Peter Ruscini, who enjoyed the meeting and rendered assistance to the new "Singing Chorus," made up of the fellow members, Brothers Wahle, Stewart Brysen, our Deputy, and Richard Lyons, Brothers Rusconi and Sisters Wahle and Bosse. The last meeting seemed like "good old times" and there will be many more just such meetings hereafter. The "Welfare Committee" has accepted an invitation to install the new Officers on Friday, January 7, 1916, for Good Will Court No. 222. P. C.

PORTSMOUTH, OHIO.—It required more than the unusually stormy weather to dampen the ardor of the members of the Tribe of Ben-Hur and a splendid out pouring of perhaps several hundred marked the celebration of the Fifteenth Anniversary of Portsmouth Court No. 109, Friday evening, November 19.

Several Supreme Officers graced the occasion with their presence, including W. H. Owen, Supreme Organizer of Crawfordsville, Indiana, who instituted the Court fifteen years ago. A class of thirty-six candidates was initiated, after which the meeting was turned over to Brother George Emrich, chairman of the Anniversary Committee. In a short talk Brother Emrich told of the growth of the Court from a membership of fifty-two to over 1,100. During which time there had been seventy-three death, which was the means of $73,500 being paid into the trade channels of the city through death benefits and $23,000 in sick benefits.

Brother W. H. Owen was the first speaker on the program, and during the course of his remarks he called upon all those of the fifty-two charter members who might be present to stand up—five stood in response to the call, and were greeted with a round of applause. Of the fifty-two charter members, nineteen are living. Continuing his remarks, Brother Owen referred to the great advancement the original class had made in the short period, and complimented the officers and members upon the flourishing condition of the Court. He said Fraternal Orders generally were showing a large increase, in fact were increasing at the rate of a million per year. In conclusion, Brother Owen referred in pathetic terms to the late Dr. J. C. Foster, former resident of Portsmouth, whose recent death was a shock to his friends and a loss to Fraternity.

Brother R. G. Huntington, of Columbus, the present State Manager of Ohio, was next introduced. This was his initial visit to Portsmouth Court, and he received a most cordial welcome. He also spoke of the continued growth of the Order in Ohio and referred in a touching manner to his predecessor, under whom he had served as assistant.

Col. E. R. Bryson, of Covington, Ky., member of the Supreme Executive Committee, was the next speaker. Brother Bryson is always a welcome visitor to our Court and his witty remarks brought forth the usual round of applause.

After the program ice cream, cake, coffee and sandwiches were served by the ladies of the Court and the remainder of the evening was spent in tripping the light fantastic. The committee on entertainment, Brothers George, Emrich, Frank Cosgrove, Thomas McLaughlin, and Sisters Nash, Dougty, and McLaughlin, are to be congratulated upon the splendid way in which the details of the evening were carried out. Deputy Supreme Chief, Charles J. Miller, and Charles Speatt, Chief, are also deserving of much credit for their efforts in making the Anniversary celebration such a splendid success. CORRESPONDENT.

Oklahoma

BLUE, OKLA.—Wednesday November 24, Blue Court No. 97 was organized by our District Manager, Brother J. H. Woods, with thirty-two beneficial members. An excellent corps of officers was elected for the current term.

We held a very interesting meeting on Wednesday evening, December 8, and were to have been honored by the presence of our State Manager, Brother A. S. Bradshaw, but he was called to Indiana by the death of his mother. The Court joins the writer in sympathizing with Brother Bradshaw in this time of his bereavement. We had the pleasure of having our District Manager, Brother Woods, with us. Three candidates were initiated.

After the Court was closed, refreshments of ham-sandwiches, pies, and coffee, were served, which were relished and enjoyed by all.

W. E. B.

SAPULPA, OKLA.—The Central Oklahoma District Rally, held Wednesday November 18, proved a grand success, beyond our expectations. Brother A. S. Bradshaw, State Manager, and Sister Louise J. Rittenhouse, Deputy Supreme Chief, were present and assisted in the Degree work, which was beautifully executed. Several delegates from nearby Courts were present, and reported candidates secured by their Courts for the District Class, which altogether made a total of sixty-three. This class has been an inspiration for greater efforts among the various Courts in Central Oklahoma.

After the Degree work, all were invited to the banquet room, where tables loaded with turkey and all the good things that go to make a banquet, awaited them. Then the music started and dancing followed until a late hour. Sapulpa Court is working now on a "Christmas Class," when "Ben-Hur" certificates will be given as "Christmas Presents," and we predict Santa Claus will be very busy that night. CORRESPONDENT.

Tennessee

MURFREESBORO, TENN.—With the opening of 1916 Murfreesboro Court No. 54 promises to take on a new lease of life. Brother Swearingen, District Manager, will devote some time to this Court and also promises to send us a Local Deputy at an early date. With such action, and the assistance of Brothers Collins, Davy, Brown, and others our membership should be more than doubled within the next few months. REPORTER.

KNOXVILLE, TENN.—Ben-Hur Court No. 1 has indeed been more than fortunate during the year 1915. Under the able leadership of Brother Carver and with the assistance of one of the best Degree Teams in the state and the loyal workers the membership has been more than doubled and we hope to have won the National Prize Banner when the yearly increase is checked.

Perhaps the best results and advertisement was secured during the months of November and December. Under the leadership of Brother W. N. Steele, our Supreme Instructor, the Spectacular Degree work was exempilfied. The large Auditorium in Chilhowee Park was secured and every one thoroughly enjoyed the work. We are especially indebted to Brother Steele for his hard and loyal work, his patience, and efforts toward putting the Degree Team in the best of shape for the conferring of this very important work.

Special mention should be given the very good work of the members taking the extra characters. Brother Henderson in Messala; Brother Ray Henderson as Simonides; Sister Lee as Esther, and who also doubled on the part of Amrah; Brother Marks as Ben-Hur, and we want to also state that there is none better anywhere; the Brothers in the parts of the Three Wise men were each very good, and the work of the members of the Degree Team in the regular parts could not have been improved.

So pleased were we with the work, and the results that we expect, it is already planned to again have Brother Steele return to Knoxville and exemplify the work on even a larger and better scale; in fact we understand that the State Manager is planning to have our Degree Team visit the various Courts in the State and put on the Spectacular Work.

With a membership of 300 at the beginning of the year 1916, we expect to close with more than double that at the end of the year. Watch us grow. A MEMBER.

CHATTANOOGA, TENN.—With the close of the special campaign in charge of Brother Lane, Lookout Court No. 31 is in very good condition. Brother Lane did some very good work in this Court and the membership regret that he has been called to other territory. However, now that Brother Pennebaker has again taken active charge, and with the assistance of Dr. Hillis, our worthy Scribe and Examiner, and the loyal membership and officers, it is firmly believed that the membership will be more than doubled within the next few months. Members are urged to attend each meeting and to take an active part in the control of the Court and its affairs. We meet every Monday night. REPORTER.

NASHVILLE, TENN.—At this time, Nashville is making probably the best showing of any city in the State. Since taking charge here, Brother Swearingen has been more than successful, and we predict a much larger gain for the next few months. Brother Swearingen will have the support and assistance of the entire membership. Brother Daly, our old reliable, will remain with us, and that is the best of evidence that the usual steady increase will be noted.

Especially do we call attention to the splendid showing being made by Jere Baxter Court No. 12. Plans are being considered for the securing of larger and better hall accommodations, and it is planned to make this the largest Court in the State. Jere Baxter Court also starts the New Year with the determination to win the National or State Prize Banner for 1916.

Belmont Court is slowly coming to the front. Such loyal members as Brothers Luck, Fitzgerald, and others, and Sisters Davis, Stiles, Thompson, and others, promises to double the membership soon.

Hermitage Court No. 19 is again "waking up" and promises to do much toward bringing the Nashville territory to the front in the showing for the early part of 1916.

CORRESPONDENT.

MARYVILLE, TENN.—We expect to be on the Honor Roll within the next few months. Maryville Court, although only recently organized, is rapidly coming to the front. With a membership already of more than fifty of the best citizens of the place, we are expecting much more for the future.

Tuesday night, December 8, the Knoxville Degree Team, was again with us, and put on the work in an excellent manner for a class of ten. The trip made across country in autos was much enjoyed. The party was in charge of our State Manager, Brother A. L. Saulmon. This Court was organized by Brother Kohls. While he has been transferred, and we regret to see him leave, at the same time we are promised much attention and assistance by Brother Carver and his subdeputies, and that's enough for us.

REPORTER.

PARIS, TENN.—Brothers Bates, Thompson, and Aden are doing much good work in this section. Paris Court No. .. is increasing in membership each month and begins the new year with excellent prospects. Brother Bates has moved to this city and expects to make this his home and headquarters in future. New Courts will be opened in many of the nearby towns and especially will considerable attention and time be devoted to the Paris membership. Paris Court has secured a very good hall and lodge, will meet regularly, which promises much for 1916. REPORTER.

MEMPHIS, TENN.—Usona Court closes the year 1915 in very good condition. With a membership of five hundred, every effort will be put forth to double the membership in 1916. A new Degree Team is to be organized, new hall to be secured, and then the campaign to double the membership will be on in earnest. Certain changes and additions are promised in the ranks of the Organization Department of the State and possibly in Memphis and we will do more than our share to place Tennessee in the lead.

This Court has probably had more to handicap us during the past year than any Court in the State. However, we are now in the best of shape, members are doubling their efforts and promise to do all they can to close the first few months of 1916 at the head of the list when net gains are considered.

The Court will continue to meet every Friday night. Members of outside and visiting Courts are invited to meet with us, and to make our office, Room 440 Randolph Building, headquarters while in the city. REPORTER.

MONTEREY, TENN.—Brother Riddle has been placed in full charge of this territory and under his leadership and handling Monterey Court No. 75 expects to make an excellent record and showing. Plans are now being considered for a large increase in membership; in fact we are figuring upon a class of One Hundred new members in order that we may have Brother Steele visit us and put on the Spectacular Degree. Keep your eye on "the Riddle" and Monterey Court.

REPORTER.

Texas

SAN ANTONIO, TEX.—The writer will give a brief description of the trip made in company with our Supreme Chief, Dr. R. H. Gerard, on his recent tour of the State of Texas:

We started our trip at Fort Worth, where we had a splendid meeting. A very high class program was given. The musical part was under the direction of Judge Smith. The mayor gave a splendid address of welcome, Sister Ingraham responded. The introduction of Dr. Gerard by Judge Smith was a gem and I wish I had it in full. From Fort Worth we went to Denison, where Judge French and Judge Reasonover had an automobile ready for us and showed us all the points of interest. Good meeting in the evening. Thursday morning bright and early Judge Reasonover took us to Sherman in an automobile, where we met Brother Bonham, our Scribe, who is the manager of one of the largest steam laundries in the South. He took us over this large plant, which contains every up-to-date machine known. Hundreds of women and men are employed here and it represented a "Bee Hive" in honey making time. Sherman has the finest water in Texas for laundry purposes, and laundry is sent here from all parts of the country because of the splendid work turned out. In the afternoon Mrs. Bonham and Mrs. Alexander called for us at the hotel and gave us an automobile ride over Sherman. In the evening we had another splendid meeting. Friday morning we left for Dallas, where we were met by Brothers Young, Harvey, Hanson, and Daugherty, and shown the improvements going on in Dallas. During this trip Dr. Gerard said that he thought the next National Fraternal Congress of America should meet in Texas, and the "Boosting Club" soon got after him and there was nothing too good for him while he stayed in Dallas. Had a large "Class Initiation" and banquet in the evening. We left Dallas Saturday morning for San Antonio to attend the "Texas Fraternal Congress." "Davy Crockett Court" presented Dr. Gerard a fine Navajo blanket, which was presented to him by Rev. Leonard in a splendid manner—"He said the blanket was a symbol of strength and endurance" and was a fitting thing to represent the Order of which he was the head.

The reception given the Doctor at my home was attended by many of the leading Fraternalists of the South, and many nice things were said about our Society and the man at its head. After the Congress closed we left for Houston, where we had a splendid meeting, and some very serious talks with the members. This being Fiesta Week in Houston, and many things to interest a wayfarer, we stayed over there until Saturday and Friday being Shriners' Day I am sure Dr. Gerard felt at home with them. Our next meeting was at Wichita Falls, and this was a splendid meeting, and much credit should be given to Deputy Potter and Scribe Stevens for the well filled hall and splendid program. The "Bachelor Club" deserves special mention. Wichita Falls will again win the State Prize Banner and will also soon be the largest Court in Texas.

Our next and last meeting was held at Marshall, where we were met by a commmittee and given a dinner at the new Marshall Hotel, after which we were conducted to the Ben-Hur Hall and enjoyed a splendid Musical Program by the Marshall Band, one of the best in the State.

Sister Ruth Moore, as the Acting Past Chief, gave the following brief and appropriate address of welcome, viz.:

"Brother Chief, Visiting Friends of Simonides Court No. 11, Sisters and Brothers, the pleasant duty has been assigned me to bid a Fraternal welcome, on behalf of Simonides Court No. 11, Tribe of Ben-Hur, to our distinguished guests, Dr. Gerard, of Crawfordsville, Indiana, Supreme Chief, Tribe of Ben-Hur, and Dr. Beardsley, of San Antonio, Texas, State Manager. These officers are touring the Lone Star State in the interest of this noble Order and it is an honor to the progressive city of Marshall as well as to Simonides Court, to have them with us tonight. Mr. Gerard, father of our Supreme Chief, was the first Supreme Chief of this Order. He guided it from its birth up to the time of his death, giving his time and interest to the cause, the rapid growth and prominence of the Order stand as a monument to this noble man. He was loved by all who knew him. We can truly say that the mantle of the father has fallen upon the son, for our Supreme Chief is a 'Son of Hur' in the truest sense, he has been a loyal leader and has brought us safely through the troubled waters of readjustment until we are again sailing on a smooth sea and all is well. Dr. Beardsley needs litte introduction to the people of Marshall, as we know his sterling worth and are ever glad to have him with us.

"The Bible and the book Ben-Hur tell us that in ages past the wise men came astride camels to bring tidings of great joy to all mankind. Our wise men came on railway trains and in autos, yet they come to tell us of one of the greatest blessings of this age, 'Fraternal Insurance.' The Tribe of Hur still have their camels and will gladly give you a ride if you bring the right credentials, an application for membership in the Order. As I am a charter member of the 'Society for the Prevention of Cruelty to Audiences' I will detain you no longer. Dr. Gerard, Dr. Beardsley, I extend to you the heartiest of welcome and say again it is an honor and pleasure to have you with us tonight."

It was a most successful trip and will result in great good to our Order in the Lone Star State. DR. H. V. BECRDSLEY,

State Manger.

Washington

TACOMA, WASH.—The Sisters of Hur, Auxiliary to Tacoma Court No. 2, served a dinner at Fraternity Building, 1117½ Tacoma Avenue, Thanksgiving Day, between 4 and 8 p. m., to which a great number of members of the Order, their families and friends participated. A short session of the Court was held at 8 p. m. and six new applications received, after which the following musical and literary program was enjoyed:

Selection by Ben-Hur Orchestra; Reading, Chief, William R. Westlake; Violin and Piano Duet, Steorley Brothers; Song, Miss Pineo; Duet, Instrumental, Misses Spillman; Reading, Sabra Carter; Instrumental, Miss Westlake; Song, Miss Knudson; Duet, Instrumental, Mrs. Gordon and Mr. Pero; Violin Solo, Mrs. Ostermeyer; Song, Miss Horn; the talented Mrs. Josylin furnished four select readings; Vocal Duet, Mrs. Reynolds and Mrs. Gordon; Song Duet, Brothers Stockham and Pero; German Song, Mrs. Keating; Fraternal Address, State Manager Hiberly; Closing Selection by Ben-Hur Orchestra of eight pieces. Following the program a social hour was enjoyed until midnight. At the next regular session a class of twelve will receive the full Court Degree.

Tacoma Court No. 2 initiated a class of ten candidates at their regular session in Fraternity Hall last Thursday evening, December 9, and received several new applications for membership. The full Court degree was given in an impressive manner.

On Thursday evening, December 23, a short Christmas program will be given in the Court rooms with presents for the little ones on decorated Xmas trees handed out by Santa Claus, the members, families and friends invited.

REPORTER.

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FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe for the Month Ending December 15, 1915

Balance November 15, 1915, as follows:		
To Credit of Class A	$ 237,781.06	
To credit of Class B	1,134,920.89	
Total		$1,372,701.95
November Receipts:		
Received from Monthly Payments, Class A	$ 42,993.70	
Received from Monthly Payments, Class B	63,613.74	
Received from Intrest and Rent, Class A	919.69	
Received from Interest and Rent, Class B	2,751.78	
Total Income		$ 110,278.91
Sum		$1,482,980.86
November Disbursements:		
Death and Disability Claims, Class A	$ 58,990.00	
Death and Disability Claims, Class B	33,655.88	
Repairs on Real Estate, Class A	1.75	
Repairs on Real Estate, Class B	89.46	
Maintenance of Building, Class B	951.09	
Total Disbursements		$ 93,688.18
Balance December 15, 1915		$1,389,292.68

Of which there is to the credit of Class A	**$ 222,702.70**	
Of which there is to the credit of Class B	**1,166,589.98**	
Total		**$1,389,292.68**

Death and Disability Claims Paid in Class A for November, 1915

Clara E. Hartman, Kansas City, Mo.	$ 800.00
Paul Getzschman, Omaha, Neb.	2,000.00
Alice Henry, Los Angeles, Cal.	600.00
Jno. P. Marnell, St. Louis, Mo.	600.00
Wm. A. Wolff, Louisville, Ky.	800.00
Myles Young, Winterset, Iowa	900.00
Jno. W. Query, Olympia, Wash.	1,100.00
Jno. Brownlee, Evansville, Ind.	2,000.00
Jacob E. Mohr, Louisville, Ky.	2,000.00
Jas. A. Collins, Fremont, Neb.	1,500.00
Thos. M. Warne, Amboy, Ind.	900.00
Andrew J. Sweet, Jackson, Mich.	900.00
Edward N. Conner (Old Age Disability), Salem, Ind.	50.00
Peter T. Luther (Old Age Disability), Brazil, Ind.	1,500.00
Esther A. Renfro, Harrisburg, Ill.	1,000.00
Mary E. Lonergan, Buffalo, N. Y.	1,350.00
August Anderson (Old Age Disability), Rockford, Ill.	80.00
Margaret M. Kelly, St. Louis, Mo.	800.00
Annie E. Anthis, Decker, Ind.	1,000.00
Wm. H. Gates, Ashland, Ohio	1,400.00
Emery O. Dunscomb, Sullivan, Ill.	1,000.00
Augusta Kacy, Huntington, Ind.	1,000.00
Hiram Brown, Grenada, Miss.	1,100.00
Catherine Daley, Buffalo, N. Y.	900.00
Emmett L. Wilson, East Liverpool, Ohio	1,300.00
Ursula E. Bidwell, Dongola, Mo.	1,300.00
Wm. Watson (Old Age Disability), Garrett, Ind.	300.00
Algermon C. Bagnall, Chicago Junction, Ohio	2,700.00
Wm. H. Davis (Old Age Disability), Sharon, Pa.	70.00
Jos. H. Huffman, Beaver Crossing, Neb.	800.00
Cecilia Roberts, Buffalo, N. Y.	1,000.00
Wm. T. Peckinpaugh, Mt. Vernon, Ind.	2,400.00
Lizzie Latham, Bluffton, Ohio	650.00
Levi H. Rightmyer, Auburn, N. Y.	2,000.00
Jno. Church, Detroit, Mich.	1,500.00
Richard Lewis, Mt. Vernon, Ohio	600.00
Sophia M. Duras, Lincoln, Neb.	900.00
Byron R. Mullins, Paris, Ill.	1,200.00
Nancy J. Gamble (Old Age Disability), Stanton, Neb.	50.00
Jas. R. Medsker (Old Age Disability), Fort Wayne, Ind.	140.00
Henry Krusenklaus, Evansville, Ind.	1,400.00
Erich Homuth, Kansas City, Kan.	2,000.00
Chas. W. Gould, Crawfordsville, Ind.	2,400.00
Stephen M. Aiken (Old Age Disability), Lafayette, Ind.	100.00
Wm. C. Gray, Piqua, Ohio	1,000.00
Samuel N. Hamilton, Connersville, Ind.	1,900.00
Frederick A. Wittenbrink, St. Louis, Mo.	1,100.00
Charles Morrell, Peru, Ind.	1,600.00
Jno. E. Thompson, San Francisco, Cal.	400.00
Phila A. Whipple, Bowling Green, Ohio	1,000.00
Martin F. Spencer, Canandaiqua, N. Y.	2,200.00
Emma A. Lucado, South Bend, Ind.	650.00
Mertie M. Meadville, York, Neb.	1,000.00
Margaret E. Stansberry (Old Age Disability), Missouri Valley, Iowa	50.00
Tota	$ 58,990.00

Death and Disability Claims Paid in Class B for November, 1915

F. Filmore Burtis, Schenectady, N. Y.	$ 1,000.00
Ella M. Orme, Hamilton, Ohio	500.00
Catherine Spellbrink, Chicago, Ill.	500.00
Ida M. Wines, New Castle, Ind.	500.00
Bessie E. Olson, Galesburg, Ill.	500.00
Louisa F. Schreier, Bunker Hill, Ill.	500.00
Carrie Graf, Bedford, Ind.	500.00
Emil A. Boostrom, Stromsburg, Neb.	1,000.00
Lewis H. Evans, Wymore, Neb.	1,200.00
Wm. A. Wolff, Louisville, Ky.	400.00
Amanda Moore, Logansport, Ind.	1,000.00
Wallace Bedell (Disability), Madison, Ill.	129.24
Samuel J. Wilson, Flint, Mich.	700.00
Jim Skarka, Chicago, Ill.	1000.00
Marie F. Harms, Norfolk, Neb.	700.00
Orville S. Cullar, Cleveland, Ohio	1,000.00
Frances Popelka, Chicago, Ill.	1,000.00
Anna K. Helman, Mounds, Ill.	500.00
Richard M. Milburn, Jasper, Ind.	1,600.00
Peter F. McBride, Cincinnati, Ohio	1,200.00
Thos. J. McQuillin (Old Age Disability), Omaha, Neb.	715.50
Alonzo G. Baird (Old Age Disability), Mansfield, Ohio	381.60
Alice J. Burness, Cincinnati, Ohio	1,000.00
Edwin G. Perks, Springfield, Ohio	500.00
Cora E. R. Nichols, Buffalo, N. Y.	1,000.00
Andy Paska, So. Chicago, Ill.	800.00
Louis Heintz, Louisville, Ky.	500.00
Wm. Penrose, Lawrenceville, Ill.	1,000.00
Gertrude B. Wheeler, Cleveland, Ohio	500.00
Mary Leubsen, St. Louis, Mo.	500.00
Geo. F. Fruit, Decatur, Ill.	500.00
Frederick H. Ehlers, New Orleans, La.	1,000.00
Jno. Hurley, Buffalo, N. Y.	972.72
Isabel Ferres, Evansville, Ind.	1,000.00
Jno. J. Schuster, Trenton, Ill.	1,000.00
Minnie Sutherland, Shelbyvill, Ind.	500.00
Clara E. Sherwood (Disability), Linton, Ind.	181.01
Julius W. Stillman, Geneva, N. Y.	500.00
Michael McGovern, Buffalo, N. Y.	1,000.00
Laura F. Kettery, Elnora, Ind.	1,300.00
Harris L. McKean, Mobile, Ala.	475.81
Mayme Jenkins, Los Angeles, Cal.	500.00
Magdelena E. Whittmer, Rockford, Ind.	1,200.00
Charlotte Mowery, Bartlesville, Okla.	500.00
Total	$ 33,655.88

Total Paid to Beneficiaries Since Organization.................$14,217,659.28

Fraternally submitted to T. B. H.,
JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe Ben-Hur, December 15, 1915, Showing Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Ind.	$ 145,911.93
First National Bank, Crawfordsville, Ind.	5,000.00
Citizens' National Bank, Crawfordsville, Ind.	5,000.00
Crawfordsville State Bank, Crawfordsville, Ind.	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Ind.	5,000.00
Crawfordsville Trust Co., Crawfordsville, Ind.	5,000.00
Citizens' National Bank, Evansville, Ind.	10,000.00
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	23,117.60
Real Estate (Old Home Office)	15,971.15
First Mortgage Loans on Real Estate	221,925.00
Invested in Municipal and County Bonds	755,719.37
Cash in Office	50.00
Total Assets	$1,389,292.68

Fraternally submitted to T. B. H.,
S. E. VORIS, Supreme Keeper of Tribute.

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXI Crawfordsville, Indiana, February, 1916 No. 2

DEGREE TEAM AND STAFF, BENJAMIN FRANKLIN COURT NO. 97, PHILADELPHIA, PA.

Time for Kindness

"There is always time to find
Ways of being sweet and kind;
There is always time to share
Smiles and kindness everywhere.
Time to send the frowns away,
Time a gentle word to say,
Time for helpfulness, and time
To assist the weak to climb.
Time to give a little flower,
Time for friendship any hour,
But there is no time to spare,
For *unkindness* anywhere."

—*Selected.*

Big Meeting in Chicago

On Tuesday evening, January 11, a joint installation of officers took place at the hall of Auburn Court No. 49, at Sixty-ninth and Normal Avenue. Officers of the following Courts were installed: Auburn Court No. 49, Boulevard Court No. 353, Fernwood Court No. 40, Grand Crossing Court No. 34, Miriam Court No. 11, Pullman Court No. 42, Reliance Court No. 365, South Chicago Court No. 66, Superior Court No. 372.

The weather was about the worst that could be visited upon an inoffensive people. Everything known to the weather calendar was handed out by the weather bureau on that evening. Despite this and the great handicap of getting to the hall, it was a big affair, and with only a very few exceptions, all of the elected officers of the above named Courts presented themselves for installation. Brother Wm. N. Steele, Supreme Instructor, had charge of the exercises; and with the assistance of local members, these officers were duly installed. They made quite an imposing sight as they were presented at the altar for obligation, and the large crowd present will remember this as one of the most important installation ceremonies in the history of the Society.

After the installation ceremonies were disposed of, the meeting was turned over to Brother J. M. Goodell, who acted as chairman for the remainder of the evening. The first speaker on the program was Brother Geo. H. Norton, of Chicago, who canceled an important engagement in Springfield, Illinois, to be present. He was followed by Brother Jos. R. Adams, who was formerly connected with the Supreme Tribe, and is well known to our members everywhere. Brother Wm. A. Olson, Chief of Auburn Court No. 49, was next on the program, giving a history of the Courts of the South Side in Chicago, and setting forth their requirements and their possibilities. Hon. E. J. Dunn, Supreme President of the Loyal Americans, graced the occasion with his presence; and in his usual happy and humorous vein entertained the members with a brief talk. Jno. C. Snyder, Supreme Scribe, from Crawfordsville, Indiana, was next on the program and gave a short account of the life of the author of Ben-Hur, together with some interesting history relating to the book, the play, and incidents connected with the Society at Crawfordsville. Brother Harry Jeffs, Cook County Manager, closed the program with a brief statement of the situation in Cook County.

After this program was disposed of, the assembled members were invited to the dining room adjoining the hall, where a most excellent supper was served. Particular mention should be made of the young ladies who served this repast, most of whom were either members of the organization or daughters of members.

Not the least interesting incident connected with the meeting was a presentation by Fernwood Court No. 40 and Miriam Court No. 11, of a Past Chief's jewel to their retiring Chiefs. These jewels were presented as an evidence of the esteem in which these retiring officers were held; and the incident added to the good cheer of the occasion. Altogether, it was a most successful affair, and reflects much credit on those who were in charge of the occasion.

Muncie Spectacular

Castalia Court No. 13, of Muncie, Indiana, held a spectacular initiation for a class of one hunrded eighty-six candidates in the Muncie Opera House, on January 20, which was one of the largest events of its kind ever held in the Supreme Jurisdiction. Over five hundred members were present from Muncie, Anderson, Hartford City, Richmond, Elkhart, Fort Wayne, and other surrounding points. The work was very ably given by a special team selected from Castalia Court, under the direction of W. N. Steele, Supreme Instructor. The spectacular initiation marked the close of a very successful campaign, which has been conducted by Brother Joe Treadwell. Brother Treadwell has brought the membership of that Court up from one hundred fifty members to over four hundred, and he expects to have five hundred enrolled by March 1.

Castalia Court has been a fine example of what the members can do for a Court when they are interested, for it has been only by the concerted action of the members that Brother Treadwell has been able to bring about such splendid results. He will continue in the Muncie-Anderson District for some time, and in connection with his work there, will do some special work over the State.

Castalia Court, by virtue of having secured more than one hundred members during the recent prize contest, was presented with a complete Bondopticon outfit by Dr. R. H. Gerard, Supreme Chief, on the night of the Spectacular. The Court has arranged for a novel way of raising money, by soliciting their friends for presents of more or less value, which will be gathered together in packages, and sold at auction at some early date, which will be set by the Court. Castalia Court has set a hard pace for the neighboring Courts in Indiana, and Ben-Hur Court No. 15, of Fort Wayne, Indiana, will have to look to its laurels, or it will soon be compelled to take second place.

American Society for Thrift

The lack of thrift instruction in the United States, so often seen in cases of wasted beneficiary funds, and the extravagant spirit which is recognized the country over, has been effectively met by the American Society for Thrift, organized last year with headquarters in Chicago.

One of its first efforts was to bring about thrift instruction in the schools particularly, by inaugurating public school gardens, by which pupils can learn the value of the garden to the family and thereby interest parents who would be indifferent to any other approach. Particularly in the cities very little use is made of the back yards, but in towns and rural districts far less is done in intensive gardening, and results in Europe have shown it to be possible. Two or three weeks after the terrible war started, the price of vegetables and other foodstuffs in Brussels had not advanced, largely owing to the thrifty buying of the housewives and the productive thrift of the people generally.

The heads of fraternal societies and old line insurance companies relate pitiful stories of the quick dissipation of funds paid to widows and other beneficiaries who, having no knowledge how to administer the funds wisely, are plunged into want. This, according to reports to the American Society for Thrift, is not the exceptional case, but the rule. "Thrift is wise expenditure," according to the definition which won first prize in a contest among school pupils of the United States for the Straus prize.

The president of the American Society for Thrift, S. W. Straus, of Chicago, investment banker of that city and New York, has emphasized the fact that one need not have wealth to become a spendthrift. "One may be a spendthrift with a dollar as well as with a large sum," said President Straus.

The effort of the society is to encourage systematic teaching of the principles of thrift in the schools, emphasizing the importance of thrift and the folly and woes of extravagance, and it has taken up constructive work with the co-operation and aid of the governors of many states, state superintendents of education, heads of universities, public schools, and big industries. It has been pointed out by the Society for Thrift that individual thrift is the one sure defense against the high cost of living.

Especial effort to make October a thrift month was put forth by the society, but the thrift idea is good for any month.—*Ex.*

The Ills of Life

There are three modes of bearing the ills of life, by indifference, which is the most common; by philosophy, which is the most ostentatious, and by religion, which is the most effectual. It has been said that "philosophy readily triumphs over past and future evils, but that present evils triumph over philosophy." Philosophy is a goddess whose head indeed is in heaven, but whose feet are upon earth. She attempts more than she performs. She can teach us to hear of the calimities of others with magnanimity, but it is religion alone that can teach us to bear our own with resignation.—*Colton.*

The Practical Fraternity

Fraternity is that invariable, immeasurable something that firmly grasps the heartstrings of fathers and bids them provide for the material support, comfort, and advancement of their children.

Likewise it is the pulsating pull of conscious desire, the welling up of pride and ambition, the emotion of feminine hearts that impels sacrifice, labor and love by mothers for all that shall redound to advance the ambitions of woman for the sons and daughters of the home.

That pride which fills a mother's heart and is the joy of paternal ancestry, actuating sacrifice and endeavor for children and home, all that is the real fraternity which fills the world with love and which makes mankind akin.

Fraternity is not the empty sentiment ascribed to it by some. It is not a surface covering deceit or a scabbard for the immoral sword. It is not the vaccum of volatile word sounds or the monotone of deceiptive plausibility.

Instead, the true fraternal sentiment of this day resounds with materiality. It spells out such substantial things as education, food, clothing, home, and finance. It deals with the conditions that can be seen and felt and measured.

By whatever means, these substantial conditions may be effected, it is practical fraternity, a co-operation of endeavor, that makes it for the good of all.

Accumulating wealth is a hope inborn in every ambitious person, but is denied to the masses. Nineteen of each twenty who engage in business fail at some time. Nine of each ten are charitable dependents in advanced age. About six of each ten have nothing of value they can call their own at any time. At least half of the people of our prosperous land are only seven days ahead of want.

Such are the fortunes and misfortunes of the people, yet want is not so prevalent as it would seem it might be, and all because fraternalism has become materialistic.

Promiscuous giving to the so-called poor is waste. Charity carries with it a sting of degradation, but fraternity is systematic and justly-earned and paid-for philanthropy.

In these days of practicability, fraternity is become almost simultaneous to insurance. We would not overlook the kindly word, the upholding of friends and social environment of association, but in the bigger and broader sense fraternity has to do with finance.

The most fraternal endeavor of our day is that influence we exert which induces men and women to insure their lives and their health. It is the looking ahead of present moments and present needs. It is the accumulation we long to leave as sacrifice of our endeavors for those who follow us in the family life.

To have a bank account, to possess bonds and mortgages, to enjoy real estate, is not within the possibility of the many. The small accumulations of patient effort are swept away with appalling suddenness when disability enters the home, cutting off the income and increasing the expenses. It is fraternity that shall equitably combine the mites of many into a fund subject to use in such cases, and that is insurance.

The needs of home are cut off, the education of youth is abandoned, the unity of family is destroyed when death enters the little circle and takes its support. What may take the place of that support is financial accumulation. Few may be possessed of such in deeds and chattels, but equally good is a policy of insurance, and that is practical fraternity.—*Legion Home Guard.*

The Fraternal Spirit

Very much is being said in reference to the Fraternal Societies of this country. The wonderful growth in membership, the thousands of widows and orphans who have been protected and saved from a life of want and misery, and many other good and noble achievements that are open to the people of the whole world. But one of the strongest features which has helped to make Fraternalism what it is today is very little known to the outside world and is not heralded forth from the house tops, and yet this one feature is the chief cornerstone in the fraternal building. It is the "Fraternal Spirit."—*Ex.*

A Kindly Heart

THE secret of good manners for every occasion may not be found in a book. Etiquette changes and passes, but good manners remain. The real secret is a kind heart. A Harvard professor, in giving out the rules of good writing, said to his students: "First, think of your subject; second, think of the people you are talking to, and last think of yourself." These rules may easily be transferred and made rules for manners. First, think of the demands of true sympathy and kindness; second, think of the person you are addressing; and last think of what by real merit is owing to yourself."

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Table 1, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

Age	Table 1	Table 2	Table 3
18	$0 67	$1 00	$1 05
19	68	1 02	1 07
20	69	1 04	1 09
21	70	1 07	1 12
22	71	1 09	1 15
23	72	1 12	1 18
24	74	1 15	1 22
25	76	1 19	1 26
26	78	1 22	1 30
27	80	1 26	1 34
28	82	1 30	1 38
29	83	1 34	1 43
30	85	1 39	1 48
31	87	1 44	1 53
32	89	1 49	1 58
33	91	1 54	1 64
34	94	1 59	1 70
35	97	1 64	1 77
36	1 00	1 71	1 84
37	1 02	1 78	1 92
38	1 04	1 84	1 99
39	1 07	1 91	2 07
40	1 10	1 99	2 16
41	1 13	2 07	2 25
42	1 17	2 15	2 35
43	1 21	2 25	2 46
44	1 24	2 35	2 57
45	1 27	2 45	2 70
46	1 32	2 56	2 83
47	1 37	2 68	2 96
48	1 41	2 80	3 10
49	1 46	2 93	3 26
50	1 51	3 06	3 42
51	†	3 21	3 60
52	†	3 37	3 79
53	†	3 54	4 00
54	†	3 72	4 22
55	†	3 91	4 46

†Not admitted after 50 years of age.

Certificates will be issued for $250, or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Table 1 or 60-year term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

Price List

Of supplies and paraphernalia furnished by the Supreme Tribe of Ben-Hur, Crawfordsville, Ind.:

Badges, members, per dozen	$3.00
Badges, officers, per set of ten	3.00
Ballots, per dozen	.10
Ballot boxes, each	1.00
Gavels, each	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each	.10
Receipt books, individual, each	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100	.75
Scribe's Cash Book, No. 250	1.00
Scribe's cash book, leather bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each	1.00
Scribe's receipt book, each	.10
Scribe's receipt book, per dozen	1.00
Scribe's receipts, with name and number of Court, per thousand	2.00
Seals, each	2.50
Transfer cards, each	.25
500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6¾, for Scribe	2.00
1,000 envelopes, 6¾, for Scribe	3.50
Seven Pointed Star Pin, Solid Gold, No. 200	1.00
Star with cross and chain, solid gold, No. 198	2.00
Electro button or pin, No. 186	.35
Rolled gold button or pin, No. 187	.50
Solid gold button or pin, No. 188	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

Now is the time to take insurance. Tomorrow may be too late. Upon today's decision may depend whether you will be one out of the nine to be rejected.

UNDER THE PALMS

Kentucky

COVINGTON, KY.—Although this is about the coldest spot in the United States at present, notwithstanding, it can not get too cold to prevent the members of Ben-Hur Welfare Committee from doing its duty in installing new officers in the numerous Courts in this vicinity. During January the committee will install the following Courts: Good Will Court No. 222, January 5; Mars Court No. 151, January 7; Ludlow Court No. 9, January 20; Victory Court No. 70, January 21; Naomi Court No. 133, January 24; and Covington Court No. 2, January 27. The Installing Committee has received a cordial welcome in each Court and the Committee is under obligation for the entertainment provided for all those present.

The Welfare Committee is planning for one "Big Time" in the way of a "Winter Entertainment and Dance." Early in March, probably Tuesday evening, March the 7, just before Lent begins, in the O. N. A. Armory Building, No. 1419 Freeman Avenue. The main object of this great meeting is a "Get-together Home Coming" of all the old loyal members, new members and their friends and prospective members, promote sociability, shaking hands as in days of yore, and to spend a glorious and pleasant evening.

Twenty thousand free tickets will be provided for distribution. Call on the Scribe of your respective Courts, or Brother Samuel W. Bell, Lincoln Inn Court, No. 517-519 Main Street, for all tickets required. P. C.

Washington

TACOMA, WASH.—Thursday, December 24, the regular meeting night of Tacoma Court No. 2, was given over to an entertainment under the direction of the Sisters of Hur, auxiliary to Tacoma Court. Their program, which is given below, was very interesting and pleasing to everybody:

Musical numbers by the Ben-Hur Orchestra; a letter from our Supreme Chief, Dr. R. H. Gerard, read by Mrs. E. L. Hiberly, which is as follows:

"Crawfordsville, Ind.,
December 11, 1915.

"To the Loyal Members of Tacoma Court No. 2, Washington, Greetings:

"Brotherly Hiberly has advised me of the Christmas entertainment given by your Court, and with the announcement, comes a flood of happy memories of my very pleasant visit with the good members of Washington, and were I to give way to impulse which now prompts me, I would soon be on my way to the Coast, but we cannot always do the things we want to do, and duty calls me to other fields.

"What a fine thing it is, that we live in a country where we can safely celebrate this festal occasion without the fear of harm to our loved ones at home by the devastating hordes of men mad with the lust of war. This high festal occasion with its Christmas and rich happiness, has done so much to make home the first of American institutions! Thank God, Brothers and Sisters, that we live in America, and that we are engaged in a work that has done so much towards the development and preservation of our beloved country. Tradition says that John Howard Payne wrote his 'Home Sweet Home' at midnight on Christmas Eve, and what a fitting time it was to evolve such a song, for if ever there is a time in the year when the wanderer turns to the home, it is the Christmas Season.

"The Supreme Officers here in Crawfordsville, Indiana, are all saying, 'Merry Christmas' in their hearts to you, our good friends in the far-off Washington. May God bless you all, and may you all live to do the many things you want to do, and may your aspirations be so lofty that, in that last great journey, you will be able like the Wise Men of old, to lay your rich gifts before the Master's feet.

"I am sending some remembrances from the Home Office, of no intrinsic value, but rich in the spirit that prompts the gift.

" ''Tis the spirit in which the gift is rich,
As the gifts of the Wise Men were;
And we are not told whose gift was gold,
Or whose was the gift of myrrh.
" ''Tis not the weight of silver or plate,
Or the fondle of silk or fur;
'Tis the spirit in which the gift is rich,
As the gifts of the Wise Men Were.'

"Fraternally yours in T. B. H.,
"R. H. GERARD,
Supreme Chief."

A cornet solo by Mr. Apetz; recitation by Virginia Keating; an instrumental piece by Miss Byers; recitation by Miss Dorthy Carter; musical number by Mrs. Gordon; recitation by Mr. Stockham; song by Mrs. Illingsen; piano duet by Misses Myra and Maud Spillman; violin solo by the Storely brothers; recitation by Mrs. Joslyn; Hawaiian dance by the Misses Lena Taylor and Edna Larsen; recitation by Miss Margaret Carter; German song by Mrs. Keating; recitation by Mrs. Gordon; dialogue by Jamima, Johanna, Janett and Santa Clause, Mrs. Reynolds, Edwards, Stockham, and Mr. O. McLane taking the parts respectively. As Santa Clause Mr. McLane had presents for everybody and extra surprises for the children. The program was closed with a son by Arnetta Schiffer. Dancing was in order after refreshments had been served. REPORTER.

BUCKLEY, WASH.—At the regular session of Purity Court No. 13, on January 5, a splendid corps of officers was installed for the ensuing year, by Brother J. T. Ramey, installing officer, assisted by Sister Minnie King. After which refreshments were served and a social hour spent. Purity Court has decided to have at least one social session each month in which the members seem to take very much interest. As to their success you will hear from us later. CORRESPONDENT.

ORTING, WASH.—Monday evening, January 10, occurred the annual installation of the officers of Orting Court No. 10. The installation ceremonies were followed by an oyster supper served in the banquet hall.

Most of the officers were re-elected, Frd Mueller, Keeper of Tribute, having served in that office for the past ten years.

Mrs. James R. O'Farrel and Mrs. J. F. Woolery acted as Installing Officers. The Court adopted resolutions of condolence on the death of Walter G. Lindsley, a Past Chief of the Court, and draped the charter in mourning. REPORTER.

Michigan

RIVER ROUGE, MICH.—Monday night, January 3, River Rouge Court No. 153 was organized in Burk's Hall, with a large charter list, composed of the very best people in the city, for which the deputy, W. H. Deamud, is to be congratulated upon securing. The Degree Team from Fort Court No. 130, Detroit, under the leadership of District Deputy, Frank Butler, came down, forty strong, and conferred the degree work on the candidates.

After which a splendid corps of officers was elected and installed. Committees were appointed to arrange for the permanent meeting place and to perfect the organization in other ways. Short addresses were made by M. W. Voris, State Manager; Frank Butler, District Deputy; and others.

Refreshments were served and a general good time indulged in until a late hour. This local Court starts out under most auspicious circumstances and indications are for a large and rapid growth in membership. Arrangements were made for the Supreme Lecturer of the Order, Mr. Harry Michael, of Crawfordsville, Ind., to give his illustrated stereopticon lecture on the book Ben-Hur, at Burk's Hall, on Monday night, January 17. This lecture is free to all members and friends and those interested in the story of Ben-Hur should come out to the lecture. MEMBER.

Illinois

GALESBURG, ILL.—H. J. McGinnis, of Crawfordsville, Indiana, State Manager of Illinois, was the Installing Officer at the installation services of Galesburg Court No. 50, Monday evening, January 10, in Maccabee Temple. There was a large attendance at this meeting, which was the first of the new year, and after a brief business session the officers were installed for 1916.

After the installation Mr. H. J. McGinnis and Mr. P. O. Rudy, also of Crawfordsville, gave short addresses. Each member present received a souvenir of the occasion. During the social hour light refreshments were served.

Brothers McGinnis and Rudy are inaugurating a membership campaign in the Court here and the latter will remain in Galesburg for some time to boost the contest. He is located at the Hotel Custer. REPORTER.

AURORA, ILL.—Fox River Court No. 508 held its regular meeting in Charlemagne hall, Wednesday, January 12, concluding with installation and banquet. In spite of the stormy weather, a large number were present. Officers were installed by Past Supreme Chief Thomas McAdam and staff.

After officers were installed all marched to banquet hall and partook of an elaborate spread, prepared by Mrs. K. Collins, Mrs. L. Steward, E. Stuart, Mrs. C. Roderfer, and Mrs. F. Roderfer.

Sister Collins has served as Chief for a number of years, and the last fourteen years has missed only three meetings, a record hard to beat. Tribe of Ben-Hur has a large membership in Aurora. Candidates were initiated in the Order last night. COURT REPORTER.

DEKALB, ILL.—Our Court has taken on new life, and are holding regular meetings. Brother G. H. Hodgson, our new Deputy and Chief, has revived interest amongst the old

Continued on Page Six.

Award of Prize Banners

CRAWFORDSVILLE, INDIANA, January 20, 1916.

To R. H. Gerard, Supreme Chief:

Dear Sir and Brother,—We, your Committee on Award of the "Gerard Loving Cup" and also of the "National and State Prize Banners,," have carefully examined the records of the Supreme Scribe, relating to the Beneficial Membership in the various jurisdictions for the year of 1915, and beg to submit the following report:

Award of Gerard Loving Cup

Star of Bethlehem Court No. 37, of Buffalo, New York, having voluntarily withdrawn from the contest for the "Gerard Loving Cup," the same is therefore again awarded to Ben-Hur Court No. 15, of Fort Wayne, Indiana. Star of Bethlehem Court No. 37, having a beneficial membership of 1573; Ben-Hur Court No. 15, a beneficial membership of 1089 on the 31st day of December, 1915.

Award of National Prize Banner

The National Prize Banner is hereby awarded to Ben-Hur Court No. 1, Knoxville, Tenn., from Aldebaran Court No. 12, Cedar Rapids, Iowa; Ben-Hur Court No. 1 having made the largest net gain of beneficial membership of any Court in the Supreme Jurisdiction for the year 1915.

Award of State Prize Banners

Alabama—To Birmingham Court No. 1, Birmingham; from Noccaluta Court No. 6, Gadsden.

Arkansas—To Tirzah Court No. 32, Truman; from Egyptian Court No. 4, Paragould.

California—To Los Angeles Court No. 19, Los Angeles; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

Colorado—To Pueblo Court No. 11, Pueblo; this Court wins the first Prize Banner for the State of Colorado.

Georgia—To Whitfield Court No. 7, Savannah; from Sidney Lanier Court No. 1, Macon.

Illinois—To Triumph Court No. 17, Decatur; from Superior Court No. 372, South Chicago.

Indiana—To Castalia Court No. 13, Muncie; from Esther Court No. 4, Terre Haute.

Iowa—To Aldebaran Court No. 12, Cedar Rapids; from Melchior Court No. 8, Waterloo.

Kansas—To Ben-Hur Court No. 15, Arkansas City; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

Kentucky—To Jehovah Court No. 4, Louisville; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the nxt award.

Louisiana—To Evangeline Court No. 10, Patterson; from Star of Bethlehem Court No. 6, New Orleans.

Maryland—To Ben-Hur Court No. 9, Baltimore; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

Michigan—To Fort Court No. 130, Detroit; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

Missouri—To Morehouse Court No. 10, Morehouse; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

Nebraska—To Ilderim Court No. 18, Columbus; from Capitol City Court No. 23, Lincoln.

New Jersey—To Germania Court No. 31, Passaic; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

New York—To Star of Bethlehem Court No. 37, Buffalo; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next ward.

Ohio—To Portsmouth Court No. 109, Portsmouth; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

Oklahoma—To Oklahoma Court No. 1, Oklahoma City; from Sapulpa Court No. 10, Sapulpa.

Oregon—To Ben-Hur Court No. 9, Portland; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

Pennsylvania—To Pioneer Court No. 42, Scranton; from Keystone Court No. 1, Bradford.

Tennessee—To Usona Court No. 36, Memphis; from Jere Baxter Court No. 12, Nashville.

Texas—To Arrius Court No. 68, Wichita Falls; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next ward.

Virginia—To Piedmont Court No. 15, Charlottesville; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

Washington—To Tacoma Court No. 2, Tacoma; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

West Virginia—To Parkersburg Court No. 1, Parkersburg; from Huntington Court No. 15, Huntington.

Wisconsin—To Atlas Court No. 23, Milwaukee; this Court again wins the Banner and will receive a Pennant to become the permanent property of the Court, the Banner remains with the Court until the next award.

In accordance with the recommendations of the Committee on Award of Prize Banners, dated January 19, 1909, and which was approved by the Supreme Chief, we recommend that a "red" streamer be attached to all Banners for the next award, bearing the name and number of the Court and the year of the award; and that in the future the term of the awards shall be made for the membership December 15, of each year.

Fraternally submitted in T. B. H.,
RUBY SCHLEPPY,
W. R. BROOKS,
STELLA CLODFELTER, Committee.

The above report and recommenadtions of the Committee on Award of the "Gerard Loving Cup" and National and State Prize Banners is hereby approved and the same are officially awarded in accordance therewith.

R. H. GERARD, Supreme Chief.

The CHARIOT

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

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Jno. C. Snyder..............Supreme Scribe
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TYPOGRAPHICAL UNION LABEL CRAWFORDSVILLE

FEBRUARY, 1916

The years have linings just as goblets do:
The old year is the lining of the new;
Filled with the wine of precious memories,
The golden was *doth line the silver* is.
—C. F. Bates.

Just as we go to press with this issue of The Chariot, we learn with great sorrow of the death of Brother M. W. Sackett, of Meadville, Pa., and will give a more extended account of the same in the March number.

This year will mean to you as a Fraternalist pretty much what you will it. In other words, you cannot get out of life, in any of its varied relations, any more than you put into it, in effort, good will, or in some other way. Life has a habit of evening things up in that way.

The old world is a land of echoes; the message we call to it comes back to us from every side. In truth we get out of life what we put into it.

"Human kindness and sympathy are more common virtues than many of us seem to suspect, but we come into touch with them only when we have made our lives open to them, when we are looking for them. The matter does not stop here, however, for one of the most effective ways of cultivating these desirable traits in others is to expect to find them there."

Another Summons

The Grim Reaper has again invaded the ranks at the Supreme Office and left sorrowing and aching hearts. Monday, December 27, Brother Tom Robinson was called to the Great Beyond, having been a great sufferer for the past year. Brother Robinson served as Deputy in Simonides Court No. 1 of Crawfordsville, for a number of years, and so efficient was his work that much of the credit for the present high standing of Simonides Court is due to his earnest and faithful labors.

Saturday, January 23, Mrs. Mary Jane Hochstetter, mother of Miss Dean Hochstetter, who is employed in the Supreme Office, passed over the Great Divide, having been a most patient sufferer for many weeks. Mrs. Hochstetter was a devout member of the First Methodist Church, also a member of the Ladies of the G. A. R., her husband who had been a surgeon in the Civil War preceded her in death several years ago. She was laid to rest in the beautiful family cemetery, Clay County, Indiana.

In extending our consolation and sympathy to the families of the deceased Brother and Sister, we feel we are voicing the sentiments of a host of members and readers of The Chariot, for;

"There is nothing terrible in death;
'Tis but to cast our robes away,
And to sleep at night, without a breath
To break repose till dawn of day."

M. J. Rafferty

The Chariot is pleased to give herewith the halftone of Brother M. J. Rafferty, of Paterson, New Jersey, who has been Chief of Ithamar Court No. 10 for the past fifteen years, and who has been reëlected to that offlce again. We are reliably informed that in the fifteen years of service Brother Rafferty has missed but three meetings, and we are confident such a record cannot be surpassed by the presiding officer of any Court in the Supreme Jurisdiction.

On the night of Installation the members of Ithamar Court expressed their appreciation of his faithful service as Chief by the presentation of a very handsome gift. Brother Rafferty was Supreme Representative for the State of New Jersey to the Ninth Session of the Supreme Tribe and made many warm friends by his genial and pleasing personality.

That the Brotherhood of man is not visionary is proved by the union of nearly nine million in the fraternal beneficiary field and practically eighteen million in the fraternal organizations not having protection as a leading feature. A total of twenty-seven million people represents the field already covered by the efforts of fraternal organizations.

It has been well said that the cheapest protection is based on adequate rates. It costs a little more at first, but it pays best in the end.

A GROUP OF MEMBERS OF THE TEXAS FRATERNAL CONGRE

Important

The Official Proclamation regarding the election of Supreme Representatives to the Tenth Annual Session of the Supreme Tribe, together with extracts from the Laws, and full instructions regarding the nomination of Supreme Representatives, has been mailed to the Scribe of each and every Court. If for some reason the same has not been received by the Scribe, such officer should immediately make request of the Supreme Scribe and have a duplicate sent, as under no condition can nominations be accepted unless they are upon the regular blank furnished by the Supreme Tribe.

Before a beneficial member can be eligible to nomination as a Representative to the Supreme Tribe, he must establish his rights to said honors in accordance with the Laws, Rules and Regulations of the Supreme Tribe of Ben-Hur, procure a Past Chief's certificate from the Supreme Tribe by paying a fee of $1.00 therefor, provided of course any Past Chief who has heretofore been commissioned as Past Chief will not be required to procure another certificate, as a Past Chief's certificate is valid so long as the member is in good standing as a Beneficial Member.

Since the last issue of The Chariot it is with sorrow that we learn of the sudden death of Sister Henrietta Lawrence, of Sioux City, Iowa. We clip the following from a local paper. "Mrs. F. H. Lawrence was attending the funeral services of a neighbor's child Sunday afternoon, January 2, when she was suddenly seized with acute indigestion and passed away within an hour." Sister Lawrence is the wife of our District Manager, Brother F. H. Lawrence, who has been doing some effective and efficient work for the Tribe of Ben-Hur.

The Chariot would extend sympathies to the family, as the Editor was entertained at the home of Sister Lawrence and knows of the cordial hospitality always extended by her.

Oh, may I be strong and brave today, and may I be kind and true; and greet all men in a gracious way, with frank good cheer in the things I say, and love in the deeds I do. May the simple heart of a child be mine, and the grace of a rose in bloom; let me fill the day with a hope divine and turn my face to the sky's glad shine, with never a cloud of gloom. With the golden levers of love and light I would lift the world, and when through a path with kindly deeds made bright I come to the calm of the starlight night, let me rest then for ever and ever in peace.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 7th day of December, 1915.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1573**
2	Edw. Lauterbach, 84, New York, N. Y.	396
3	Palestine No. 2, Olean, N. Y.	394
4	Genessee Valley, 18, Rochester N.Y.	256
5	Jefferson No. 24 Watertown, N. Y.	211
6	Olean, No. 43, Olean, N. Y	134
7	Balthasar No. 77, Troy, N. Y.	130
8	Ithmar No. 1, Auburn, N. Y.,	122
9	Arrius, No. 9, Geneva, N. Y	118
10	Electric City, No. 75, Schenectady, N.Y.	118

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1089
2	Balthasar No. 9, Crawfordsville, Ind	932
3	Crescent City No. 122, Evansville, Ind	765
4	Simonides No. 1, Crawfordsville, Ind.	727
5	Esther No. 4, Terre Haute, Ind.	639
6	Marion No. 48, Marion, Ind.	562
7	Princeton No. 43, Princeton, Ind.	404
8	Malluch No. 45, Vincennes, Ind.	390
9	Vigo No. 126, Terre Haute, Ind.	364
10	Washington, 169, Washington, Ind.	349
11	Wabash No. 23, Wabash, Ind.	342
12	Beech Tree No. 211, South Bend, Ind.	326
13	Unity Court No. 350, Indianapolis, Ind.	325
14	Huntington No. 68, Huntington, Ind.	319
15	Castalia No. 13, Muncie, Ind,	311
16	Star No. 277, Indianapolis, Ind.	300
17	Logansport No. 233, Logansport, Ind.	293
18	Vanderburgh No. 127, Evansville, Ind	290
19	Orontes No. 77, Shelbyville, Ind	283
20	South Bend, No. 41, South Bend, Ind	267
21	Kendallville No. 20, Kendallville Ind.	267

SAN ANTONIO, TEXAS, NOVEMBER 9, AND 10, 1915

22	Kokomo No. 33, Kokomo, Ind.	264
23	Elkhart No. 72, Elkhart, Ind.	249
24	Evening Star, No. 231, Evansville, Ind.	246
25	Oolitic, No. 54, Bedford, Ind.	240
26	Columbia City 92, Columbia City, Ind.	239
27	Isis No. 32, Anderson, Ind.	237
28	Queen City, No. 153, Marion, Ind.	232
29	Germania No. 165, Evansville, Ind.	227
30	Antioch No. 12, Garret, Ind.	226
31	Chariot No. 38, Lafayette, Ind.	224
32	Aldebaran No. 16, Peru, Ind.,	220
33	Maple City No. 125, LaPorte, Ind.	217
34	Rigel No. 86, Michigan City, Ind.	203
35	Richmond, No. 42, Richmond Ind.	196
36	Decatur No. 156, Decatur, Ind.	196
37	Boonville No. 59, Boonville, Ind.	195
38	Vincennes No. 243, Vincennes, Ind.	194
39	Ft. Wayne No. 96, Ft. Wayne, Ind.	186
40	Corydon, No. 184, Corydon, Ind	183
41	Bismarck No. 134, Terre Haute, Ind.	179
42	Harmony No. 304, Logansport, Ind.	171
43	Greencastle No. 102, Greencastle, Ind.	170
44	Evansville No. 10, Evansville, Ind.	167
45	Posey No. 105, Mt. Vernon, Ind.	151
46	Sandborn No. 67, Sandborn, Ind.	141
47	Owensville, No. 104, Owensville, Ind.	135
48	Jewel No. 334, Michigan City, Ind.	131
49	French Lick No. 200, French Lick, Ind.	125
50	Hartford City, 36, Hartford City, Ind.	124
51	Frankfort No. 2, Frankfort, Ind.	122
52	Tennyson No. 203, Tennyson, Ind.	117
53	Freelandville No. 91, Freelandville, Ind.	115
54	Progressive No. 166, Hammond, Ind.	115
55	Grandview, No. 150, Grandview, Ind.	108
56	Otwell Court, No. 324, Otwell, Ind.	108
57	Faith Court No. 316, Evansville, Ind.	107
58	Bluffton, No. 7, Bluffton, Ind.	106
59	Rockport No. 135, Rockport, Ind.	100
60	Navillus No. 99, Sullivan, Ind.	100

Kentucky

1	Kentucky No. 11, Louisville, Ky.	1023
2	Jehovah No. 4, Louisville, Ky.	427
3	Ludlow No. 9, Ludlow, Ky.	321
4	Henderson No. 3, Henderson, Ky.	227
5	Covington No. 2, Covington, Ky	191
6	Newport No. 1, Newport, Ky.	185
7	Ilderim No. 14, Louisville, Ky	163
8	Mizpah No. 8, Bellevue, Ky.	117

Ohio

1	Portsmouth No. 109, Portsmouth, O.	960
2	Ilderim, No. 1, Dayton, O.	620
3	Forest City No. 15, Cleveland, O.	521
4	Esther No. 4, Hamilton, O.	436
5	Crockery City No. 111, E. Liv'r'l, O.	347
6	Washington No. 43, Toledo, O.	334
7	Lincoln No. 23, Lima, O.	312
8	Canton No. 57, Canton, O.	309
9	Ben-Hur No. 7, Findlay, O.	296
10	Springfield No. 31, Springfield, O.	272
11	Lew Wallace No. 189, Dayton, O.	262
12	Balthasar No. 3, Cincinnati, O	247
13	Toledo No. 34, Toledo, O.	233
14	Mars No. 151, Cincinnati, O.	206
15	Aldebaran No. 14, Youngstown, O.	201
16	Lincoln Heights No. 112, Cleveland	186
17	Butler No. 99, Hamilton, O.	178
18	Eros No. 5, Mt. Vernon, O.	170
19	Bellefontaine No. 12, Bellefontaine, O.	164
20	Ithamar No. 8, Marion, O.	162
21	Alpha No. 51, Newark, O.	158
22	Liberty No. 70, Cumminsville, O.	151
23	Sidney, No. 19, Sidney, O.	127
24	Star of Valley No. 113, Wellsville, O.	122
25	Cincinnati No. 56, Cincinnati, O.	113
26	Victory No. 176, Cincinnati, O.	110
27	Putnam, No. 62, Columbus Grove, O.	110
28	Iris, No. 20, Tippecanoe City, O	106
29	Riverside No. 49, Shelby, O.	104

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	707
2	Lincoln No. 118, Lincoln, Neb.	361
3	Mecca No. 13, Omaha, Neb.	344
4	Harmony No. 28, Ord, Neb.	176
5	Arrius No. 32, Scotia, Neb.	148
6	York No. 61, York, Neb.	141
7	North Nebraska No. 9, Norfolk, Neb.	124
8	Fullerton No. 6, Fullerton, Neb.	123
9	Osceola No. 39, Osceola, Neb.	119
10	Esther No. 21, David City, Neb.	119
11	Omaha No. 110, Omaha, Neb.	107

Illinois

1	Triumph No. 17, Decatur, Ill.	696
2	Ithamar No. 1, Danville, Ill.	555
3	Caledonia No. 59, Urbana, Ill.	463
4	Valhalla No. 63, Chicago, Ill	368
5	E. St. Louis No. 136, E. St. Louis, Ill.	332
6	Mira No. 97, Mt. Carmel, Ill	303
7	Friendship No. 61, Chicago, Ill.	292
8	Damascus No. 41, Springfield, Ill	285
9	Balthasar No. 2, Champaign, Ill.,	273
10	Galesburg No. 50, Galesburg, Ill	262
11	J. C. Hale No. 149, Mattoon, Ill.	252
12	Lawrenceville, 86, Lawrenceville, Ill.	248
13	Fox River No. 508, Aurora, Ill.	232
14	Metropolis No. 181, Metropolis, Ill.	223
15	Miriam No. 11, Kensington, Ill.	221
16	Danville No. 474, Danville, Ill.	218
17	Harrisburg No. 116, Harrisburg, Ill.	211
18	Granite No. 144, Granite City, Ill.	210
19	Waukegan No. 76, Waukegan, Ill.	207
20	Olney No. 12, Olney, Ill.	206
21	Guiding Star No. 271, Springfield, Ill.,	199
22	Grayville No. 28, Grayville, Ill.	186
23	Mizpah No. 7, Rockford, Ill.	186
24	Pullman No, 42, Pullman, Ill	185
25	Mt. Vernon No. 115, Mt. Vernon, Ill	175
26	Melchior No. 27, Charleston, Ill	167
27	Garfield No. 64, Chicago, Ill	160
28	Linne No. 262, Rockford, Ill.	160
29	Superior No. 372, South Chicago, Ill.	157
30	Auburn No. 49, Auburn Park, Ill.	152
31	Egyptian No. 56, Carmi, Ill.	147
32	Paris No. 4, Paris, Ill.	146
33	Chicago No. 15, Chicago, Ill.	145
34	St. Clair No. 250, E. St. Louis, Ill.	144
35	West Salem No. 31, W. Salem, Ill.	142
36	Kankakee No. 91, Kankakee, Ill.	141
37	Fairfield No. 101 Fairfield, Ill.	139
38	Columbia No. 74, Chicago, Ill.	138
39	Voduany No. 333, Chicago, Ill	138
40	Litchfield No. 169, Litchfield, Ill.	135
41	Kewanee No. 258, Kewanee, Ill.	128
42	Robinson No. 48, Robinson, Ill.	128
43	Cairo No. 171, Cairo, Ill.	124
44	Decatur No 243, Decatur, Ill.	116
45	Chicago No. 66, South Chicago Ill.	116
46	Effingham No. 36, Effingham, Ill.	109
47	St. Joseph No. 3, St. Joseph, Ill.	109
48	Clay No. 108, Flora, Ill.	107
49	Mt. Carmel No. 453, Mt. Carmel, Ill.	106
50	Madison No. 200, Madison, Ill.	105
51	Germania No. 82, Chicago, Ill.	105
52	F. L. Riegr No. 281, Chicago, Ill.	104
53	Vlastimel, No. 186 Chicago	103
54	Cesky Vlastence, 102, Chicago, Ill.	102
55	Harmony, No, 88, Chicago, Ill.	101
56	K. J. Poniatowski, No. 240, Chicago, Ill.	101
57	Quincey No. 20, Quincey, Ill.	100

Iowa

1	Melchior No. 8, Waterloo, Ia.	593
2	Aldebaran No. 12, Cedar Rapids, Ia.	550
3	Tirzah No. 3, Mason City, Iowa	443
4	Roman No. 98, Sioux City, Ia.	266
5	Cedar Rapids, No. 65, Cedar Rapids, Ia.	225
6	Jewel No. 2, Council Bluffs, Ia.	217
7	Ben-Hur No. 15, Oskaloosa, Ia.	160
8	Banner No. 29, Sioux City, Ia.	151
9	Unity No. 54, Marshalltown, Ia.	144
10	Clinton No. 28, Clinton, Ia.	140
11	Star, No. 41, Creston, Ia.	119

Missouri

1	Carnation No. 7, Kennett, Mo.	504
2	Century No. 26, St. Louis, Mo	322
3	Morehouse No. 10, Morehouse, Mo.	222
4	Sikeston No. 9, Sikeston, Mo.	206
5	Independence No. 159, Dexter, Mo	206
6	Simonides No. 61, St. Louis, Mo.	150
7	Lone Rock, No. 156, Chaffee, Mo.	130
8	Golden Rod No, 22, St. Joseph, Mo.	130
9	Sedalia No. 39, Sedalia, Mo.	116
10	Poplar Bluff, No. 65, Popular Bluff, Mo.	104
11	Victory, No. 74, Kansas City, Mo.	101

Tennessee

1	Usona No. 36, Memphis, Tenn.	462
2	Ben-Hur No. 1, Knoxville, Tenn,	249
3	Jere Baxter No. 12, Nashville, Tenn.	200

Pennsylvania

1	Keystone No. 1, Bradford, Pa.	440
2	Pioneer No. 42, Scranton, Pa.	413
3	Lew Wallace No. 17, Meadville, Pa.	303
4	Harmony No. 43, Sharon, Pa.	240
5	New Kensington, 11, N. Kensington, Pa.	231
6	Arrius No. 4, Braddock, Pa.	227
7	Rigel, No. 9, Newcastle, Penn	210
8	Trevyline No. 12, Jeannette, Pa.	192
9	Ben Franklin, 97, Philadelphia, Pa.	176
10	Sharon No. 13, Sharon, Pa.	100

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	355

Washington

1	Tacoma No. 2, Tacoma, Wash.	293
2	Oriental No. 6, Seattle, Wash.	141
3	Ben-Hur No. 3, Bellingham, Wash.	119
4	Purity, No. 13, Buckley, Wash.	107

Texas

1	Lone Star No. 1 Ft. Worth, Tex.	247
2	Arrius No. 68, Wichita Falls, Tex.	226
3	Simonides No. 11, Marshall, Tex.	208
4	Tirzah No. 10, Dallas, Tex.	184
5	Greenville No. 39, Greenville, Tex.	178
6	Ithamar No. 3, Cleburne, Tex.	144
7	Ben Hur No. 5, Houston, Tex.	109
8	Denison No. 94, Denison, Tex.	105

District of Columbia

1	Washington No. 1, Washington, D. C.,	234

Arkansas

1	Esther No. 3, Jonesboro, Ark	216
2	Egyptian No. 4, Paragould, Ark	208
3	Tirzah, No. 32, Truman, Ark	133
4	Century No. 10, Wynne, Ark.	124

California

1	Simonides No. 4, Los Angeles, Cal.	213
2	Live Oak No. 32, Oakland, Cal	114
3	Los Angeles, No. 19, Los Angeles, Cal.	107

Michigan

1	Fort No. 130, Detroit, Mich.	185
2	Kalamazoo, No. 4, Kalamazoo, Mich.	176
3	Queen No. 43, Battle Creek, Mich	175
4	Cadillac No. 44, Detroit, Mich.	169
5	Ben-Hur No. 1, Flint, Mich.	148
6	Ilderim No. 9, Jackson, Mich.	138
7	Peerless No, 100, Lansing, Mich.	120
8	Mars No. 31, Bay City, Mich.	115
9	State No. 150, Detroit, Mich.	110
10	Amrah, No. 54, Muskegon, Mich.	104

Oregon

1	Ben-Hur No. 9, Portland, Ore	167

Oklahoma

1	Oklahoma No. 1, Oklahoma City, Okla.	165

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	158

New Jersey

1	Progress No. 6, Paterson, N. J.	150

Louisiana

1	Star of Bethlehem No. 6, New Orleans	145
2	Evangeline No. 10, Patterson, La.	108
3	LaFayette Court No. 1, LaFayette, La.	101

Maryland

1	Maryland No. 1, Baltimore, Md.	131
2	Ben-Hur Court No. 9 Baltimore, Md.	119

Virginia

1	Staunton No. 3, Staunton, Va.	121
2	Roanoke No. 4, Roanoke, Va.	117

TAKE an active part in the meetings and you will get more out of them.

TRIBE OF BEN-HUR REMINDER

Monthly Payment and Extra Assessment No. 27

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of February, 1916, together with Extra Assessment No. 27 for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

The members of Class A whose certificates were issued before January 1, 1900, may have this Extra Assessment No. 27 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1900, and June 30, 1908, and numbered from No. 37884 to No. 199999 will be required to pay this Extra Assessment **in cash**, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in cash, as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribe of each local Court has been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments **in cash**, and these lists must be preserved for the future use of the Scribe.

Extra Assessment No. 28 for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of March, 1916, together with the regular monthly payment due for that month.

The members of Class A whose certificates were issued before January 1, 1900, may have said Extra Assessment No. 28 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1900, and June 30, 1908, and numbered from No. 37884 to No. 199999 will be required to pay this Extra Assessment No. 28 IN CASH, together with their regular March monthly payment as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Fraternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.

February 1, 1916.
Crawfordsville, Indiana.

NEWS FROM THE COURTS

Continued from Page Three.

members and has greatly increased the membership of the Court within the past three months and is now starting another greater booster campaign, which will make Ben-Hur a subject of debate throughout the entire district.

Great is the enthusiasm created by the visit of Past Supreme Chief H. J. McGinnis and District Manager Brother P. O. Rudy. The splendid illustrated lecture given on the evening of January 13, by Supreme Lecturer Brother Harry D. Michael, was a rare treat to the members and their many friends which crowded the hall. After the lecture a social program was enjoyed by all, followed by a delicious lunch. COMMITTEE.

LAWRENCEVILLE, ILL.—Our Court is very much alive and met at our hall Friday, January 7, to install the new officers. Honorable Carl Busse acted as Installing Office, and we have a splendid corps of officers. After installation the members repaired to the Spencer Cafe, where they enjoyed their annual banquet, which was nicely served by Mr. and Mrs. Spencer. REPORTER.

Pennsylvania

MEADVILLE, PA.—Ben-Hur is very much alive in Western Pennsylvania. January 4, had a fine meeting of Greeenville No. 86 and obligated five candidates and presented five more applications to be admitted January 18, after which a fine set of officers was installed who are determined to make this Court one of the best in the state. On the 11, we installed the Officers of Rigel Court No. 9, at New Castle, we had a fine meeting and splendid time. If the members who stay away would only attend the meetings of this splendid Court, we would again soon head the list on the Honor Roll.

After the meeting the new Chief treated all present to ice cream and cake, which was greatly enjoyed.

Wednesday night, January 12, we installed the Officers in Harmony No. 43, at Sharon. It was a fine meeting and at the close a splendid oyster supper was served, which every one enjoyed, especially Brother Frazier, Chief and Deputy.

Friday, January 14, we had a public Installation of Lew Wallace No. 17 at Meadville. The Officers were installed by T. H. Rupssell, Deputy Supreme Chief. After the installation, the Chief, Chas. Stainbrook, was presented with a fine umbrella, purchased by the members of the Court, as a slight token of their esteem and of his faithfulness to the Order. Deputy T. H. Russell at the same time, presented the retiring Officers, who served the Court without any remuneration and had answered "present" at roll call not less than seventy per cent. of the regular meetings, with a solid gold seven-pointed star pin with gold chain and cross, the emblematic pin of the Order.

The following program was then rendered, in a very pleasing manner:

Violin Solo	Miss Ethel Hammerton (Accompanist, Miss Yochum)
Address by Chief	Mr. Stainbrook
Recitation	Mr. Cain
Duet	The Misses Glenn
Vocal Selection	Miss Helen Cutter
Recitation	Mr. Earll
Piano Solo	Mrs. Hilgendorff
Recitation	Miss L. Blystone
Piano Solo	Mrs. Eva Lavely
Vocal Solo	Robert Brown
Vocal Selection	Frank Natto
Illustrated Lecture—"Ben-Hur"	T. H. Russell

At the close, refreshments were served to all present. Special mention should be made of the fine work of the Young Ladies' Drill Team, composed of sixteen young ladies, all in white, carrying wands. A finer looking set of young ladies cannot be found in the entire Order.

At midnight all went home delighted with the evening's entertainment.

The Program Committee consisted of Mabel Earll, Lena Blystone, Hallie Cain, Truman Cain, and Harry Cozy.

This Court never does things in a half-hearted way. Our Young Ladies' Drill Team is one of the drawing cards of our Court, and we would suggest that other Courts organize a Drill Team of Ladies, as it always proves a success and is the means of keeping up the interest in the Courts.

CORRESPONDENT.

Indiana

RICHMOND, IND.—Friday evening, January 6, the newly elected officers of Richmond Court No. 42 were duly installed by our Supreme Instructor, Brother W. N. Steele. Following the installation, which was public, a splendid program in charge of the Social Committee was given. The Rev. U. S. A. Bridge, Pastor of the Grace M. E. Church and a member of the Tribe of Ben-Hur, gave a splendid address on "Fraternalism." Rev. Bridge said in part: "All the lodges have had beautiful literature on fraternalism, but not enough of it has gotten into the minds and hearts of its members. If this spirit had been instilled by the lodges and churches, as they should, the European war would have been impossible. As soon as they are taken to heart and lived out as they should be, no Ben-Hur will go to war against a brother Ben-Hur, no Christian will go to war against a brother Christian, and the wars between the Christian nations will be ended."

The Court presented to Mrs. Elizabeth Kamp a fountain pen in appreciation of her faithful services as Scribe of the Court for the last two years. The presentation speech was made by Brother F. E. Splady, our District Deputy.

The outlook for Richmond Court No. 42 is very good. The members have taken on a new spirit and bid fair to place our Court among the leaders during the year 1916.

REPORTER.

SOUTH BEND, IND.—Budapest Court No. 352 had installation of officers in their hall Monday evening, January 3. Brother G. G. Grimes, Deputy Supreme Chief, acting as Installing Officer, and was assisted by Brother J. M. MacCorkle, Robert Storms, and Sister Alta Grimes.

Visiting members were present from South Bend Court No. 41 and Beech Tree Court No. 211. Many complimentary remarks were made both by visitors and leading members of our Court. Beach Thee Court will be heard from in the future. Tuesday evening, January 11, the Officers of Beach Tree Court were installed, Brother Grimes and his corps of Officers being in charge. REPORTER.

ELKHART, IND.—Friday, January 14, officers of Elkhart Court No. 72 were installed. Our Supreme Instructor, Brother W. N. Steele, of Crawfordsville, Indiana, acting as Installing Officer. We have a splendid corps of officers and the high standard heretofore attained will be continued. After the installation, a tempting luncheon was served to the sixty-four members present. Dancing followed and a flashlight picture of the group was taken by J. W. Walker. The next meeting will be held next Friday night at 7:30.

REPORTER.

Ohio

TOLEDO, OHIO.—Tuesday evening January 11, Toledo Court No. 34 installed the Officers for the ensuing year. All Officers were present with a host of friends and members of other Courts, who braved the January ice maker, while the stay-at-homes missed a rare treat. The Installing of the Officers by our State Manager, Brother Voris, was conducted in a dignified and impressive manner, and received the hearty approval of all present. Many thanks, Brother Voris.

After the Installation, Brother Harry D. Michael was introduced. Brother Michael stated the purpose of his presence and proceeded with one of the most wonderful addresses on the great book Ben-Hur we have ever heard.

Brother Michael's address on this beautiful work of General Lew Wallace is second to none and with the aid of the 150 or more stereopticon views he takes one through this great story with great easy and ability.

Any one that has an opportunity to hear Brother Michael lecture and does not avail himself of the privilege will miss a rare treat. All Toledo extends to Brother Michael wishes for his success, and hopes he may visit us again soon. PAST CHIEF.

Colorado

FT. MORGAN, COLO. — Columbine Court No. 13 had their hall decorated with the colors of the Order and on January 5, Deputy Supreme Chief J. F. Biggs installed the officers. After the installation ceremonies and the completion of the regular Order of Business, all retired to the banquet room and enjoyed oysters in every style most deliciously prepared by the Refreshment Committee, after which all enjoyed a social time until a late hour. The attendance was large and every one present had such a pleasant time that they are all coming out to all meetings from now on as they said they did not know what they were missing.

Columbine Court has initiated 14 members in the last three weeks and has not begun to think about stopping the good work. The members say we are just nicely started, so look out for us upon the Honor Roll.

PRESS AGENT.

DENVER, COLO.—Our work in Colorado is progressing splendidly. We are securing some splendid field workers in that State, and by the time of our next Supreme Meeting, Colorado will be on the Ben-Hur map to stay. District Manager C. R. Morris, assisted by the good members of Court No. 11, is getting our work organized in and around Pueblo. He promises to open up the southern part of the state this spring. Sister Elsie A. Rickey, our Deputy and Scribe, at Colorado City, is doing good work, and is going after Ben-Hur work vigorously.

District Manager M. G. Winters has just taken up the work for Ben-Hur in the Denver District, and has already written a large volume of business. He has secured the assistance of several experienced organizers and will soon have his district well organized. Brother Winter has had years of experience in Fraternal work and is a valuable addition to our field force. Our new Court at Boulder, although small, is doing fine. Sister Kerr, our Deputy and Scribe, is keeping after the Court business, and she will soon have a good big Court in Boulder. Thursday, January 20, Denver Court No. 2 initiated a class of twenty. State Manager J. J. Cassidy brought his paraphernalia and with the assistance of the Court members gave the long form of initiation in a most impressive manner.

District Manager J. F. Biggs is doing fine work at Fort Morgan. That Court now has almost 100 members and are going to be on the Roll of Honor soon. Brother Biggs is also organizing a new Court at Brush and Brother Winters is now working on a new Court at Sterling, Colo.

STATE MANAGER.

Nebraska

LINCOLN, NEB.—Tuesday, January 4, Lincoln Court No. 118 installed their officers for the coming year. Past Chief, Sam B. Iiams was Installing Officer. This Court starts the New Year with a splendid set of officers and District Manager G. H. Walters has promised to add many new members to our roll during the coming year. After the installation refreshments was served and talks on the good of the Order were given by several of the members.

Friday evening, January 7, LaVera Court No. 153 initiated a class of eight new members, and installed their officers for the year 1916. City Manager G. H. Walters, assisted by the officers of Court No. 118, installed the officers. Following installation several short talks were given by the visiting members, after which a banquet was served.

This Court was instituted only two months ago, District Manager Chas. Lee doing the work. The Court now has 103 members and are taking in new ones every meeting night. They have ordered a Bondopticon outfit and are going to be heard from the coming year. State Manager J. J. Cassidy has promised to present them with a set of officers' badges.

A MEMBER.

HOLDREGE, NEB.—December 28, our Court initiated a class of twelve. District Manager Henry Gates has been working in this city for a couple of weeks and with the aid of some of the loyal members has written a class of eighteen and on his request the writer went to Holdrege and assisted with the initiation. This Court, although only one year old, has one of the best Degree Teams in the state, and the work was done without an error, special mention should be made of the work done by Brother Steckler, who took the part of Ben-Hur. He displayed remarkable dramatic ability and I have never seen that part played better and very seldom equaled. After the meeting refreshments were served. State Manager Brother J. J. Cassidy was with us and took the part of Arrius in the initiation. He told us of the wonderful progress Ben-Hur has made during the year 1915 and asked our assistance in carrying on this great work. Brother Gates has promised to stay with us and help to write another class of new members, so you will hear from us again in the near future. CORRESPONDENT.

SCOTIA, NEB.—December 14, Arrius Court was saddened by the death of Brother Geo. M. Cooper. He was the third Chief of this Court and was at one time a deputy for the Tribe of Ben-Hur, his field being in the State of Kansas. He was also a charter member of Arrius Court. His funeral was held in our Ben-Hur Hall, such being his request. Before he passed away he said everything pertaining to his funeral must be under the direction of Ben-Hur. SCRIBE.

COLUMBUS, NEB.—Ilderim Court No. 18 initiated a class of twenty-one candidates Monday, December 13. Our State Manager, Brother Cassidy, and our District Manager, Henry Gates, assisted by J. N. Campbell, Mrs. Campbell and Mrs. Deers, of Fullerton, gave the initiatory work. The ceremony was very impressive and beautifully given. Brothers Cassidy and Gates each favored us with an address. Ilderim Court is having a steady growth and shows a very creditable gain during the last six months. Officers for the ensuing year were elected and a degree team with Sister Mary E. Frame as Captain is being organized. With our able sister as Captain we can look forward to a team of which to be proud. Judging by the work she has already accomplished, our team will no doubt be ready for installation Monday, January 10.

By suggestion of Brother H. Gates, our Court has entered into a friendly contest, dividing the membership into two companies to be known as the Red and the Blue. With Sister Alice Speice, Scribe, as Captain of the Red, and Brother C. Kenoyer, Judge, as Captain of the Blue. The contest to commence on adoption of resolutions and to end February 28. The losing side to serve a banquet to the winning Team. It is hoped that this will create some live work, and bring our membership up to the Honor Roll. A large attendance was present and a social hour with refreshments followed.

January 10, Ilderim Court made preparations to entertain the members of Fullerton Court, but owing to sickness in Fullerton only one of the members came. However, Ilderim Court was not going to be disappointed. They took in a class of new members and installed the officers for this year. Our State Manager, Brother J. J. Cassidy, was with us and gave the secret work and acted as Installing Officer. Much credit for the success of the meeting should be given to the Ladies' Drill Team. Under the able management of Sister M. E. Frame, as Captain. The team took charge of the floor work and assisted in the installation of the new officers. Brother Cornell was installed as Chief and we predict that under his leadership Court No. 18 during the coming year will make the other Fraternal Lodges of this city sit up and take notice.

Sister Alice M. Speice, our District Manager, has been working hard for new members and has succeeded in adding 35 to our list the past two months. After the meeting was over the Social Committee served refreshments and the evening was spent visiting and playing games. Every one went home feeling that they had spent a very pleasant evening. Watch Ilderim Court No. 18.

A BEN-HUR BOOSTER.

SCOTIA, NEB.—Arrius Court No. 32 held one of the best meetings of the year on Wednesday evening, January 6. Public installation of officers for the members and their families was under the direction, as Installing Officer, of Brother J. J. Cassidy, State Manager, who is always a welcome visitor. After the close of the meeting some time was spent in playing games and having a good social time, and refreshments were served.

Sister Ina Schreefer, Court pianist, entertained at the piano a greater part of the evening. It was a late hour when they departed for their homes, saying, "What a good time we have had.' This Court is expecting a new Deputy and hopes to have good results. REPORTER.

NORTH LOUP, NEB.—January 4, Silent Court No. 144 held a very enthusiastic meeting. There were visiting members from several of the surrounding Courts. Officers for the ensuing year were installed. State Manager Brother J. J. Cassidy, assisted by District Manager Sister Cora Johnson and several of the local members, acted as Supreme Officers. After the installation refreshments were served by the Social Committee and the evening was spent in visiting playing games and vocal and instrumental music. Silent Court have a splendid corps of new officers and although it will be hard to equal the work done by our retiring Chief, Sister Springer, and the other retiring officers, we predict that the coming year will be one of great prosperity for our Court.

District Manager Sister Cora Johnson has promised to give us some of her time and we believe that with her and the loyal members of the local Court much new business can be written in this part of the state.

A MEMBER.

Oklahoma

SAPULPA, OKLA.—Thursday December 23, Sapulpa Court No. 10 delightfully entertained its members with a banquet and program after the evening session closed. Sister Lola Griffin in her very pleasing manner gave a beautiful reading, and responded to a vigorous encore with "The Lodge As It Should Be." Brother O. W. Wheeler presented the Court with a cut glass *sugar and creamer*, which was raffled off and the amount ($5.00) he very proudly handed over to the Scribe to swell the fund. Sister Octa L. Moore held the winning number, giving the set to her. She immediately presented the "set" to Sister Rittenhouse in appreciation of the efficient work she had done for the Court in the past weeks while laboring here in the contest for new members. Sister Rittenhouse was the recipient of many beautiful presents before leaving for her home in Chandler to spend the Xmas season.

CORRESPONDENT.

New York

SCHENECTADY, N. Y.—At a recent meeting of Electric City Court No. 75, twelve candidates were initiated in full form and with the uniformed degree team in full regalia. At the close of the session refreshments were served. There is something going on all the time in our Court, and each meeting applications are presented.

Friday night, January 7, the Officers were installed, four candidates initiated in short form, and a clam chowder supper enjoyed. Monday, January 10, a delegation of twelve members visited Balthasar Court No. 77 of Troy and assisted in the installation of Officers and were royally entertained by that Court, with a supper at the close of the session, returning on the 12:15 car. All were pleased with the enjoyable trip and expressed the wish to repeat the same at an early date.

Our Court won an Electric Star in the recent contest and the same no doubt will form an important and pleasing part in our initiatory ceremonies, as we expect to see many new members added to our roll during the coming months. You will hear from us again in the future issues of THE CHARIOT.

A new Court is being organized in this city to be known as No. 130 and will soon be instituted, as the charter list is almost complete, and contains the names of some of our most influential citizens.

Our city will then have two Courts and as this is a great fraternal city, there being some of the largest lodges here of the different Orders in the State, we predict a rapid growth for Ben-Hur and that Electric City Court will have to look to its laurels or the new Court will supercede it on the Roll of Honor. It will not take the new Court long to get on the Roll of Honor with the interest now shown among its members.

The uniformed Degree Team of Electric City Court will confer degrees on the members of the new Court at the institution of the same.

REPORTER.

TROY, N. Y.—Our Court has commenced to take on new life as at the meeting held January 10, four applications were presented for membership. Reports from the different officers show the Court in a healthy condition as to growth and finances. A most enjoyable part of the meeting was the visit received from Electric City Court of Schenectady, the members of which assisted in the Installation of Officers.

At the close of the session, tables were set and an elaborate menu served, during which the presentation of a pumpkin pie was made to Brother Storms of Schenectady as a pleasant reminder of the good time had at a previous visit of the Courts.

Balthasar Court plans to return the visit in the near future as these fraternal visits are productive of much good fellowship and increases the interest of those participating in the Order.

An active campaign is being instituted to place the name of the Court much higher on the "Roll of Honor."

NEW YORK, N. Y.—Edward Lauterbach Court No. 84 held their Installation of Officers at which a very large attendance was present, Brother Deputy Chief H. Sternfeld with his appointed staff, Supreme Judge Brother P. Steininger; Supreme Teacher Brother L. Scheues; Supreme Scribe, Brother H. Ernst; Supreme Captain Brother Leibholtz; Supreme Guide Sister E. M. Davidson; Supreme Keeper of Tribute Brother H. Green; installed a splendid corps of Officers for the ensuing term, after which a most delightful evening was enjoyed by all present.

MORRIS HIRSCH, Rec. Secty.

Missouri

KENNETT, MO. — Carnation Court No. 7, installed its officers at the I. O. O. F. Hall Monday night, January 10, W. H. Petty having charge of the ceremonies. Preceding the installation ceremonies, the following excellent program was rendered:

Opening Ode.	
Invocation	Rev. Royer
Music	Orchestra
Song	Miss Lois Wilson
Music	Orchestra
Song	Archie Hamon
Music.	
Reading	Mrs. Pitman
Music.	
Review of Work	W. H. Petty, Retiring Chief
Installation.	
Refreshments.	

The following is the "Review of Work" as given in the report of Brother Petty, to the members of Carnation Court, viz.:

"To Officers and Members of Carnation Court No. 7, T. B. H., Kennett, Mo.:

"I submit below a statement which has been culled from figures from the Scribe and Keeper of Tribute's books, and I feel you are no doubt most directly interested in the figures of this, the largest Court in the state of Missousi:

Membership Dec. 31, 1910	393
Membership Dec. 31, 1915	503
Total losses paid 1911-1915, inclusive	28
Total certificates issued, 1911-1915	669
Aggregate amount of insurance	$1,003,500.00
Total death claims paid, 1911-1915	$29,350.00
Number funerals conducted during five years	19
Number visits to sick during five years	139
Total remitted to Supreme Office	$39,315.93

"The growth which these figures show speak eloquently of the worth of our Order and proclaims to all the unquestionable fact that we have the best organization of its kind in the world, and that this fact is becoming widely known and recognized by a thinking public, which realizes the importance of providing for the inevitable future which we must all sometimes grace. Our success in the past five years should spur us on to still greater achievements in the future, and it is my prayer that you may help my successor, Brother J. M. Crawford, your Chief-elect, with a still more favorable record than you even gave me, and I am sure with the splendid field organization we have today with reasonable energy on the part of the membership at large our prayer will be answered, and J. M. Crawford, your new Chief, will appear before you, a prouder man, if that is possible, than I am today.

"In surrendering my badge of office to my success, I desire to express my heartfelt gratitude to the membership for the splendid work they have done during my administration, and for the many courtesies extended to me on my official visitations. I have tried to be faithful to my trust—how faithful you must be the judges—the labor has been one of pleasure and has been made easy by the cooperation of all with whom I have come in contact.

"I trust that my services having proved harmonious, profitable and pleasant, bespeak for my successor the same kindly support that you have generously given me.

"Fraternally submitted, in Truth, Benevolence, and Honor.

W. H. PETTY, Chief."

This was one of the best and most interesting meetings ever held by Carnation Court and the prospects are most promising for a greater year than we have as yet enjoyed.

REPORTER.

SENATH, MO.—Thursday evening, October 21, Senath Court No. 85 initiated a class of fourteen candidates. We had with us as our guests to help in the initiatory work, our State Manager, P. E. Genoway, of Fredericktown; Mrs. Louise Marlow, Mrs. J. W. Crawford, O. C. Bradberry, Glatice Porter, N. D. Davis, W. L. Marlow, and J. W. Crawford, all of Kennett. Lunch was served at the close of the meeting and a very enjoyable evening was spent.

Wednesday, December 7, our Supreme Lecturer, Harry D. Michael, of Crawfordsville, Indiana, arrived in our city. In the early part of the evening the members of Senath Court No. 85 entertained our honored guest at Sister Malone's home, where refreshments were served and all enjoyed a pleasant hour together. Following this, a large crowd assembled at the City Hall, where Brother Michael was introduced by Brother E. W. Hathcock, and proceeded to give his stereopticon lecture on Ben-Hur. The lecture was very impressive and the pictures beautiful. Be believe that Brother Michael's visit to our Court has been a means of gaining many new members for our splendid Order, and he will always receive a hearty welcome from our Court.

REPORTER.

HORNERSVILLE, MO.—Monday, December 6, our Supreme Lecturer, Harry D. Michael, arrived in our city to give his illustrated lecture on Ben-Hur. On the same evening the members of Willow Court No. 83 and their friends assembled at Kinsolwing Theater. Brother C. L. Dennis introduced the speaker, who entertained a large audience by giving his stereopticon lecture on Ben-Hur.

We enjoyed Brother Michael's lecture very much and feel that our Order has been greatly strengthened by his visit to our Court. May he come again.

CORRESPONDENT.

CARDWELL, MO.—Tuesday, December 7, Mizpah Court No. 90 was honored by having with us our Supreme Lecturer, Harry D. Michael. In the afternoon we entertained Brother Michael with a car ride in the country and a social hour at Sister Elder's, where refreshments were served. In the evening Brother Michael delivered his stereopticon lecture to a crowded audience in Crystal Theater.

His lecture was greatly enjoyed by all and words cannot express our appreciation of his visit to our city. We hope that Brother Michael will honor us with another visit in the near future.

REPORTER.

Louisiana

MORGAN CITY, LA.—Tuesday night, January 4, St. Mary Court No. 34 held one of the most enthusiastic meetings ever witnessed by the writer since Court was organized. The session was held at the Red Men Hall, their regular meeting place, and 54 members were present. Fifteen candidates were initiated into the mysteries of Ben-Hur, and 17 new applications presented for membership into the already fast growing order. Our Chief, Brother Thomas F. Gorman, presided over the meeting.

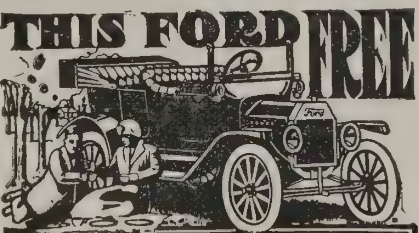
Several visitors from other Courts were with us, also our State Manager, Brother F. X. Meyers, of Lafayette, La., and our Dustrict Manager, Fred Mensman, of Patterson, La., were here to help give the initiation work.

We have a special inducement for a limited time and we expect to reach the 100 mark within the next 60 days.

After the meeting the Lady Members invited all present into the adjoining room, where they had prepared hot chocolate with whipped cream, with all kinds of good cake. Every one present had a good time and plenty to eat. We expect to have another big evening at our next meeting on January 18, when we will give the work to seventeen more candidates. We will also have the installation of our officers at this meeting.

Sister Annie J. Bernauer was a charter member of St. Mary Court No. 34 and her death December 24, was the first loss our Court has sustained. The members extend their sympathy to Brother Geo. Bernauer in this sad event of the death of his wife The members attended the funeral in a body from the residence to the Catholic Church, then to the depot, the burial took place at Franklin, La.

REPORTER.



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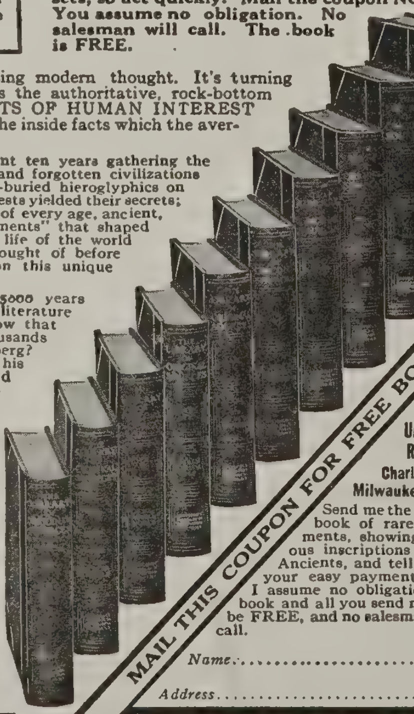

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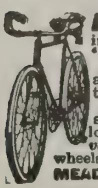

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FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe for the Month Ending January 7, 1916

Balance on hand December 15, 1915, as follows:		
To credit of Class A	$ 222,702.70	
To credit of Class B	1,166,589.98	
Total		$1,389292.68
December Receipts:		
Received from Monthly Payments, Class A	$ 39,808.80	
Received from Monthly Payments, Class B	57,468.83	
Received from Interest and Rent, Class A	318.99	
Received from Interest and Rent, Class B	10,000.16	
Increase by adjustment in book value of Real Estate (Addition to Building, Class A	1,104.20	
Total Income		$ 108,700.98
Sum		$1,497,993.66
December Disbursements:		
Death and Disability Claims, Class A	$ 52,285.00	
Death and Disability Claims, Class B	22,454.00	
Repairs on Real Estate, Class A	83.30	
Repairs on Real Estate, Class B	148.41	
Maintenance of Building, Class B	1,025.49	
Total Disbursements		$ 75,996.20
Balance January 7, 1916		$1,421,997.46

Of which there is to the credit of Class A	**$ 211,566.39**	
Of which there is to the credit of Class B	**1,210,431.07**	
Total		**$1,421,997.46**

Death and Disability Claims Paid in Class A for December, 1915

Alfred P. Jonte, Chicago, Ill.	$ 1,200.00
Henry J. Snyder, Fort Wayne, Ind.	1,800.00
Jacob W. Steger, Olive Hill, Ky.	1,000.00
George B. Fox, Goodland, Ind.	2,500.00
Wm. Biel, Terre Haute, Ind.	900.00
Abraham T. Fulton, Mt. Vernon, Ohio	2,000.00
Edmund Kurtzhalts, Olean, N. Y.	2,000.00
Wm. S. Roney (Old Age Disability), Terre Haute, Ind.	80.00
Frank Mack, Jr., Bicknell, Ind.	2,100.00
Daniel W. Swanger, Shiloh, Ohio	1,000.00
Henrietta Spengler, Los Angeles, Cal.	1,200.00
Elias Isiminger, Washington, Pa.	1,500.00
Louise A. Millar, Cedar Rapids, Iowa	600.00
Harry C. Woods, Michigan City, Ind.	1,000.00
Wm. D. McKim, Ellwood City, Pa.	2,400.00
Jno. A. Brill, Chicago, Ill.	1,100.00
Wm. J. Camron (Old Age Disability), Decatur, Ill.	140.00
Samuel H. Adams (Old Age Disability), Chicago, Ill.	50.00
David M. Tribby (Old Age Disability), Sharon, Pa.	105.00
Effie S. Olin, Wingate, Ind.	2,200.00
Agnace I. H. Gonderson, Waterloo, Iowa	2,500.00
Jesse Parmenter (Old Age Disability), Wabash, Ind.	300.00
Nancy E. McCutchen, Campbell, Mo.	1,200.00
Jas. F. McCormick (Old Age Disability), Indianapolis, Ind.	150.00
Salem D. Baldridge, Fullerton, Neb.	1,600.00
Michael J. Mooney, Washington, Ind.	1,000.00
Mary L. Gebhardt, Springfield, Ill.	1,300.00
Fred Hoch, Lincoln, Ill.	1,300.00
Wm. H. Longsdorff, Decker, Ind.	1,700.00
Mary Vackar, Chicago, Ill.	1,200.00
Jas. M. Dye, Lebanon, Ind.	1,100.00
Edward A. Hopkins, Penn Yan, N. Y.	1,800.00
Josephine A. Banker, St. Louis, Mo.	900.00
Adin H. Horton, Geneva, N. Y.	2,000.00
Geo. M. Cooper, Scotia, Neb.	1,400.00
Maxwell G. Harris, Indianapolis, Ind.	2,000.00
Jno. W. Depuy (Old Age Disability), Wabash, Ind.	300.00
Mary Taylor (Old Age Disability), Eads, Colorado	60.00
Mary A. Wear, Michigan City, Ind.	700.00
Jos. F. Rimke, Chicago, Ill.	1,500.00
Barbara A. Beecher, Dayton, Ohio	600.00
Maggie Franz, Hamilton, Ohio	700.00
Richard Squires, Chicago, Ill.	1,100.00
Louise Olin, Bay City, Mich.	1,000.00
Total	$ 52,285.00

Death and Disability Claims Paid in Class B for December, 1915

Carrie Renz, Indianapolis, Ind.	$ 250.00
Samuel E. H. Atson, Ludlow, Ky.	1,000.00
Alfred Snyder, Garrett, Ind.	500.00
Cora Quinn, Lawrenceville, Ill.	1,000.00
Jas. H. Reed, Los Angeles, Cal.	1,000.00
Harry D. Mayne, W. Salem, Ill.	500.00
Edward J. Doyle, Pueblo, Colo.	500.00
Jos. S. Ash (Old Age Disability), Lents, Ore.	477.00
Mary J. Carr, Mt. Carmel, Ill.	1,000.00
Mary E. Edwards, Anna, Ill.	1,800.00
Mary Mueller, East St. Louis, Ill.	1,000.00
Jacob Marks, Canton, Ohio	700.00
Mary F. Treon, Kokomo, Ind.	500.00
Mary J. Lasater, Senath, Mo.	1,000.00
Jno. C. Ish, No. Baltimore, Ohio	1,000.00
Geo. T. Fenetermaker, Findlay, Ohio	1,000.00
Jno. McCarthy, Buffalo, N. Y.	1,000.00
Wm. F. Meichel, St. Louis, Mo.	1,000.00
Robt. W. Briggs, Denison, Tex.	2,000.00
Henrietta Lawrence, Sioux City, Iowa	750.00
Lucius B. Bacon (Old Age Disability), Chrisman, Ill.	477.00
Frank J. Stripp, Indianapolis, Ind.	500.00
Mary A. Scovel, Waterloo, Iowa	1,000.00
Virgil E. Lane, Kennett, Mo.	1,000.00
Geo. N. Washington, Mt. Clemens, Mich.	1,500.00
Total	$ 22,454.00

Total Paid to Beneficiaries Since Organization	**$14,292,398.28**

Fraternally submitted to T. B. H.,
JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe Ben-Hur, January 7, 1916, Showing Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Indiana	$ 164,588.21
First National Bank, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Crawfordsville, Indiana	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Indiana	5,000.00
Crawfordsville Trust Co., Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Evansville, Indiana	10,000.00
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Real Estate (Old Home Office)	15,971.15
First Mortgage Loans on Real Estate	218,700.00
Invested in Municipal and County Bonds	771,868.67
Cash in Office	50.00
Total Assets	$1,421,997.46

Fraternally submitted to T. B. H.,
S. E. VORIS, Supreme Keeper of Tribute.

State of Indiana.
County of Montgomery. } SS.

On this 7, day of January, 1916, personally appeared before me the undersigned, a Notary Public, in and for said County and State, Jno. C. Snyder, Supreme Scribe, and S. E. Voris, Supreme Keeper of Tribute, of the Supreme Tribe of Ben-Hur, personally known to me and who in my presence subscribed to the above statements, and made oath that the same are true and correct, as appears upon the books of the Supreme Tribe of Ben-Hur.

Subscribed and sworn to before me this 7, day of January, 1916.

BELLE S. COLLINS,
Notary Public.

[SEAL]
My Commission expires December 29, 1918.

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXI Crawfordsville, Indiana, March, 1916 No. 3

Extracts From Laws

We give herewith some extracts from the General Laws of the Order which will inform our members regarding the proper procedure for the nomination and election of Supreme Representatives for the Tenth Regular Session of the Supreme Tribe of Ben-Hur.

"Regular Meetings.

"Section 1. The regular meetings of the Supreme Tribe of Ben-Hur shall be held in the City of Crawfordsville, Ind., on the first Tuesday of June, biennally, and may adjourn from day to day until the business for which is was called together has been completed, unless otherwise ordered, in accordance with the laws of the Order.

"Mode of Election.

"Section 4. The membership of each State, Territory or Jurisdiction shall be represented at each regular or special meeting of the Supreme Tribe in the following manner, to-wit: When the beneficial membership in good standing, in any State, Territory, or Jurisdiction, is less than 3,750, one representative shall be chosen from among the duly commissioned Past Chiefs of the Courts, who shall be the legal representative for such State, Territory, or Jurisdiction.

"When the beneficial membership in any State, Territory, or Jurisdiction exceeds 3,750, two representatives shall be elected; when it exceeds 7,500, three representatives shall be elected; when it exceeds 12,500, four representatives shall be elected; when it exceeds 17,500, five representatives shall be elected; when it exceeds 25,000, six representatives shall be elected; when it exceeds 35,000, seven representatives shall be elected; when it exceeds 45,000, eight representatives shall be elected; when it exceeds 55,000, nine representatives shall be elected; when it exceeds 70,000, ten representatives shall be eletced; when it exceeds 85,000, eleven representatives shall be elected; when it exceeds 100,000, twelve representatives shall be elected from among the duly commissioned Past Chiefs, which shall be the maximum number of Supreme representatives to be elected from any State, Territory, or Jurisdiction.

"At the first meeting of the Executive Committee after the first day of January preceding the meeting of the Supreme Tribe the said Executive Committee shall ascertain the number of representatives to which each State or Territory is entitled, as shown by the books of the Supreme Scribe. They shall then divide the said State or Territory into the same number of Districts, or Jurisdictions, as the said State or Territory is entitled to have as representatives, said Districts or Jurisdictions to be as nearly equal in membership as possible. The person elected, as hereinafter provided, shall be the representative of the membership in said District to the Supreme Tribe of Ben-Hur. Where it appears to the Executive Committee that one or more States or Territories have less than 3,750 members, the said Executive Committee may combine such States and Territories with other States, Territories or Districts, into such Districts, or Jurisdictions, as will give the most equal and equitable representation to the said States or Territories. The Supreme Scribe shall at once notify all local Courts of the results of the Executive Committee's deliberations and apportionments.

"Section 5. Not later than February 15, preceding the meeting of the Supreme Tribe, the Subordinate Courts of each of the Jurisdictions or Districts, entitled to representation as provided by the foregoing section, may at a regular or special meeting select from among the duly commissioned Past Chiefs of the Courts, the name or names, of such Past Chiefs as they may desire to present as candidates for election as Supreme Representatives, and Alternate Representatives and the Scribe shall immediately report the same to the Supreme Scribe, on the blanks furnished by the Supreme Tribe, and under seal of the Court.

"The Scribe and Chief, under seal of the Court, shall certify to the fact that such candidate is entitled to the honors of a Past Chief, giving the date of election and term of service in such office. The candidate nominated for Supreme Representative must furnish evidence to establish his rights to the honors of a Past Chief, in accordance with the Laws, Rules, and Regulations of the Supreme Tribe of Ben-Hur, and pay the fiee of $1.00 for the Past Chief's Certificate.

"The Scribe of each Court must forward immediately after such selection, under seal of the Court, a list of the names so selected, to the Supreme Scribe. Such reports must be in the hands of the Supreme Scribe not later than March 1, following such selection. Not later than April 1, preceding the meeting of the Supreme Tribe, the Supreme Scribe shall send to each Subordinate Court of each Jurisdiction or District, entitled to representation, a printed list of the names of the Past Chiefs properly nominated and reported to him, as above provided, by the Subordinate Courts of that Jurisdiction or District. *Provided,* however, that no person holding a direct contract with the Supreme Tribe of Ben-Hur for work as Deputy shall be eligible as a Supreme Representative or Alternate Representative.

"Section 6. Not before April 1, nor later than April 25, preceding the meeting of the Supreme Tribe, each Subordinate Court shall hold an election for Supreme Representative, and Alternate Representative, and each beneficial member in good standing shall be entitled to a secret vote by ballot for such representative and alternate of such Jurisdiction or District, as includes the local Court in which his membership is held, provided there be no objection from any beneficial member present, the Court may by unanimous vote cast its entire ballot for such candidates as may be selected from the list of nominees, as forwarded by the Supreme Scribe, and the Scribe of each Court shall report at once the vote of the Court to the Supreme Scribe, under seal of the Court, which report must be received by the Supreme Scribe, not later than May 1, following such election, upon the blanks furnished by the Supreme Tribe, the number of votes cast for each candidate at said election, and also the total number of votes which the Court is entitled to cast (which number shall be equal to the total number of beneficial members in good standing, and reported to the Supreme Scribe, March first preceding), and each candidate reported as above shall be entitled to credit for such proportion of the total possible vote of the entire beneficial membership of said Court, as the number of votes cast for him is to the total number of votes actually cast, and reported as above by said Court, subject to correction and verification by the Canvassing Committee with the books of the Supreme Scribe, as hereinafter provided.

"Whenever the right and authority of the Supreme Tribe of Ben-Hur, to transact its business in any State or Territory, shall be denied by such State or Territory, and the license therefor shall be refused, or having been granted, and the same canceled, or not renewed, by the Insurance Commissioner or corresponding officer of such State or Territory, and the Supreme Tribe shall thereby be prevented from transacting its business in such State or Territory, thereupon the Executive Committee of the Supreme Tribe of Ben-Hur shall have the authority in its discretion to transfer the members of the various Courts in such State or Territory, to Balthasar Court No. 9 of Crawfordsville, in the State of Indiana, in which Court said members so transferred shall have all the rights of voting for Supreme Representative and all other rights and authority, and the privileges of members of such local Court during such time as the Executive Committee of the Supreme Tribe of Ben-Hur may deem it necessary or for the best interest of such members, and the Supreme Tribe of Ben-Hur, that they be so transferred and attached to said Balthasar Court

OFFICIAL PROCLAMATION

Relative to the Election of Supreme Representatives

To the Officers and Members of the Tribe of Ben-Hur, Greetings:

The Supreme Tribe of Ben-Hur will hold its Tenth regular session in the city of Crawfordsville, Indiana, beginning on Tuesday, June 6, 1916, at 10 o'clock a. m.

The Supreme Tribe of Ben-Hur is composed of its accredited representatives, who may be duly elected in accordance with the Laws of the Order, the members of standing, or special committees and the Supreme Officers, as provided by the Constitution and Laws of the Order.

Each Court shall, on or before February 15, 1916, nominate from among the duly commissioned Past Chiefs candidates for Supreme Representatives, and the names must be certified to by the Chief and Scribe, under seal of the Court, upon the blanks furnished by the Supreme Tribe, and such reports must be in the hands of the Supreme Scribe not later than the first day of March, 1916.

A Deputy who holds a contract with the Supreme Tribe of Ben-Hur and receives compensation for field work will not be eligible to the office of Supreme Representative.

None but Past Chiefs, duly commissioned, and who are beneficial members in good standing, are eligible to the office of Supreme Representative.

For the information of the membership, the Sections of the Law relative to the mode of nominating and electing Supreme Representatives are published elsewhere in this issue of The Chariot. The Executive Committee has apportioned the various States and Jurisdictions into Districts, and allotted the number of Representatives and Alternates to which each State or Jurisdiction is entitled, together with a description of the boundaries of each District, as provided by the Laws of the Order, and a printed list of the nominees for Representatives will be sent April 1, to the Scribe of each Court in the Jurisdiction to which said Court belongs, which list shall be read at a regular or special session of the Court, at the first meeting after the printed list is received from the Supreme Scribe, but the election of the Supreme Representative cannot be held before April 1, nor later than April 25, 1916.

Fraternally in T. B. H.,

(Seal.)

R. H. Gerard.

Supreme Chief

Attest:

Jno. C. Snyder

Supreme Scribe

No. 9 of Crawfordsville, Indiana; but such transfer shall be effectual only so long as the Supreme Tribe of Ben-Hur is denied the right and authority to transact its business in such State or Territory.

"Section 7. Not later than May 5, preceding the regular meeting of the Supreme Tribe, the Supreme Chief shall call a meeting of the Canvassing Committee at the office of the Supreme Tribe and said Canvassing Committee shall proceed to count, correct and verify with the books of the Supreme Tribe, the election returns as reported by the various Courts in accordance with Section 6 of these laws, and after carefully comparing with the books of the Supreme Scribe, and tabulating these various reports from the Subordinate Courts, they shall make a full report of their work to the Executive Committee, showing the total number of votes each candidate received, and the candidates for Representative and Alternate Representative in each Jurisdiction or District, receiving the greatest number of votes from said Jurisdiction or District, shall thereupon be declared its representative and alternate in accordance with the preceding sections.

"Provided, in the event that when no election shall have been made, or when neither the regularly elected Representative or Alternate, as above designated, can attend the meeting of the Supreme Tribe, they shall at once give written notice to the Supreme Chief, in which event it shall then be the duty of the Supreme Chief to select from among the duly commissioned Past Chiefs of said State, Territory, Jurisdiction, or District, a Representative; such Representative thus selected shall have all the rights and privileges of a regularly elected Representative; provided, that the elected officers and appointed committeemen in the meetings of the Supreme Tribe, entitled to vote, shall not exceed one-half of the number of elected delegates chosen by the various Courts of the Order.

"The Executive Committee shall verify the report of the Canvassing Committee with the Supreme Scribe's books, and if satisfied of its accuracy, shall certify the same to the Supreme Chief, who shall thereupon immediately cause Certificates of election to be issued in duplicate, and one copy of the same to be forwarded to the persons elected as Representative and Alternate Representative, and the other copy to be filed with the Chairman of the Committee on Credentials. These Certificates of election shall be made by the Supreme Scribe, bearing the seal of the Supreme Tribe and countersigned by the Supreme Chief.

"Executive Committee.

"Section 20. It shall be the duty of the Executive Committee to exercise a general supervision over all the business and prudential affairs of the Order; * * * * to designate the jurisdiction under which Courts shall be placed when the number of chartered Courts in any State or Territory shall be less than ten active chartered organizations."

Illinois

(By State Manager H. J. McGinnis.)

An aggressive campaign has been inaugurated throughout the State of Illinois and the year 1916 promises to be the best in the history of our splendid Order. All the Courts have taken on new life and the Field Managers report business good everywhere.

Recently a number of Courts have been visited by our Supreme Chief, Dr. R. H. Gerard. January 5, a large membership greeted him at Decatur, Illinois, at which place a goodly number of members were taken into the Court, the work being in charge of Sister Etta A. Erwin, who has been with the Tribe of Ben-Hur for a number of years, and under her leadership Triumph Court has gained its place on the Roll of Honor.

January 6, we stopped a few hours at Lincoln, enroute to Galesburg, at which place we learned that more than 40 new members had been secured that month, the work being in charge of our Special Representative, Sister Clara L. Camp. Under her well planned methods she makes a success of the work wherever she goes and a number of our Courts throughout Wisconsin and Illinois are indebted to Sister Camp for their splendid growth.

On the evening of January 6, Supreme Chief, Dr. Gerard, and myself were met by a committee at Galesburg and after being shown through the Y. M C. A., Commercial Buildings, Elks Home, and other places of interest, we were taken to the home of our genial deputy, Brother Park E. Boyer, where his good wife had invited a number of friends of the Order and had prepared a four course dinner which was enjoyed by all. At this time plans were suggested by our Supreme Chief to place Galesburg Court high upon the Roll of Honor and it was arranged for Brother P. O. Rudy, of Crawfordsville, to go to Galesburg and assist in the work. Brother Rudy reports that a large class of candidates will be initiated the last of February.

Dr. Gerard left Galesburg for Crawfordsville on the morning of January 7, and again joined the writer at Olney on January 26, where we witnessed the initiation of more than forty candidates, the work being under the supervision of Geo. T. Christy, who has in so short a time proven to us that he is one of the best fraternal workers in the field. Brother Christy has his district in fine shape.

February 4, our Supreme Chief attended a splendid meeting at Mattoon, Illinois, at which place a good work has been done under the leadership of Brother Fred Snyder, who is Scribe, also Deputy, for that Court.

Dr. Gerard at all of these meetings expressed his appreciation of the splendid work in Illinois, and said that in his opinion it was the greatest fraternal state in the Union.

February 7, was red-letter day in Lincoln, where Dr. J. F. Davidson, and the writer witnessed a class initiation of twenty candidates. The work is now under the management of Brother A. L. Richardson who is a capable worker and writes a large volume of business. Under his supervision Lincoln Court will surely take its place upon the Roll of Honor.

A great campaign has been started in Vermillion and Champaign counties under the leadership of Brother L. M. Hundley and promises to be one of the most enthusiastic contests ever put on in Illinois. Brother Hundley has been with the Society a number of years and is one of the best field-managers in the Supreme Jurisdiction.

Northern Illinois is fast coming to the front under the management of Brother J. J. Duby, who is a real fraternalist, and has the hearty co-operation of the members in his district.

February 15, it was the writer's pleasure to visit the Court at Charleston and witness a large class initiation, the work being conferred by the well-organized team from Mattoon. Sister Emma Sibert secured this class and much credit is due her for the splendid work in Court No. 27.

Northwestern Illinois is under the management of Brother E. R. Johnston, who is at the present time organizing a number of new Courts. Brother Johnston has been with our Society several years and has done a good work.

DeKalb is fast coming to the front under the directions of Brother Gordon H. Hodgson and efficient work is being done.

Effingham, under the leadership of Sister Lavina Feldhake, is destined to have one of the large Courts in the state.

South Central Illinois is being ably managed by Brother J. P. Redmond, who, together with his corps of deputies, is bringing that part of the state to the front. Brothers Loveless, Wise, Dr. Eisele, and Sister Kimball are assisting Brother Redmond in the work and much credit is given them for the large increase in membership.

A new Court, No. 525, is being organized in East St. Louis by Brother W. S. Sperry who expects to soon have a large charter list. Brother Sperry is an experienced organizer.

Brother Utterback is in charge of the work in Southern Illinois and from the splendid start he has made will soon have each Court sending in new members.

The outlook for new business in Illinois was never so bright and I predict that in the year 1916 there will be more members secured in the State than any previous year since the inception of the Order. It is interesting to note that there has been a marked increase in the number of applications among the fraternal societies, which indicates that fraternal insurance is becoming more popular all the time. The Field Men report industrial conditions good and with the wheels of industry turning we have every assurance that "now is the opportune time to make the Tribe of Ben-Hur lead all the other Societies.

Indiana

(By State Manager P. O. Bowers)

Wednesday evening, February 2, Ben-Hur Court No. 15 of Ft. Wayne held a formal reception in honor of Brother R. H. Gerard, Supreme Chief, the State Manager and the new members of their Court, which is the entire membership of Court No. 96.

Ft. Wayne Court No. 96 has transferred their entire membership, funds and property to Ben-Hur Court No. 15 and this reception was their first meeting and greeting of new friends in their new home. Brother Gerard gave a very interesting talk and presented the new Court No. 15 with the Gerard Loving Cup.

A large spectacular initiation is to be given by this Court early in April at which time not less than one hundred and fifty candidates will be initiated.

Watch No. 15 take the lead as the largest Court in the entire Supreme Jurisdiction.

February 3, Kendallville Court No. 20 held an Anniversary Roll Call meeting. This Court having been organized 21 years ago. Much work had been done to make this meeting a success and the committee in charge are to be congratulated.

More than two hundred members were present and of the twenty-five charter members fourteen answered present when the roll was called. The first Chief and first Scribe attended the meeting.

Brother R. H. Gerard, Supreme Chief, and the State Manager were visitors. Our Supreme Chief gave a splendid address under the head of "Good of the Order." One of the main points of his speech covered the subject of "Solvency."

The members who could not attend the meeting generally sent a letter to Brother P. L. G. Axel, Scribe, filled with messages of good cheer. After the meeting refreshments were served in abundance.

Kendallville Court No. 20 is to be host for the Northern Indiana Fraternal Congress next May, and a splendid meeting is predicted. New candidates are now being secured each week and by May 1, it is intended to have at least fifty candidates for initiation.

Friday evening, February 11, Decatur Court No. 156 initiated a class of eighty-four candidates. This initiation was given in Spectacular form at the Bosse Opera House under the direction of W. N. Steele, Supreme Instructor, with the assistance of forty members of Decatur Court.

Owing to the lack of space in this issue of The Chariot it will be impossible for us to take up the work of each member of the team but from the congratulations received we question whether their work as a whole has ever been equalled, let alone surpassed.

Decatur Court was honored by having with them on this occasion Dr. Royal H. Gerard, our Supreme Chief, who thoroughly convinced the members, during his address of the evening, *why* this Society was growing bigger, better and stronger each scuceeding day and the expressions of satisfaction as shown by the members at the close of his address and during the balance of the evening proved conclusively their utmost confidence in his ability as a man and a leader and all the members present pledged to him their loyalty and their support in his work.

As expressed by one of the new members, "With such men as he is and of the type of manhood that he represents at the head of the Society, The Tribe of Ben-Hur should have as its motto, 'A smile of satisfaction with every policy.'"

The State Manager acted as chairman of the evening and he sprung one surprise after another and not a minute of time was lost from the first curtain until the last one.

Brother M. W. Voris, State Manager of Michigan, was introduced and brought several important features of the work in The Tribe of Ben-Hur to us for consideration.

Brother Mike Clear of Ft. Wayne was a welcome visitor and brought the house to its feet in one of his usual big talks and invited us all to visit the "Big Court" of Indiana in the early part of April at which time a class of one hundred and fifty candidates will be initiated—they are making an effort to have the biggest Court within the Supreme Jurisdiction in Ft. Wayne and we hope, in fact we know they can do it.

After the session at the Opera House we journeyed to the hall where the ladies had spread a fine lunch for the occasion.

Many visitors were in attendance from Ft. Wayne, Huntington, Bluffton and other surrounding cities.

The work of Decatur Court has been under the direction of Brother F. F. Broughman who has had the united support of all the members.

UNDER THE PALMS

NEWS FROM THE COURTS

Ohio

Cincinnati, Ohio.—As predicted in the February issue of The Chariot, the Ben-Hur Welfare Committee will give the Fourth Annual Midwinter Entertainment and Dance in the Armory Hall, No. 1419 Freeman Avenue, on Shrove Tuesday evening, March 7, 1916. Twenty thousand free tickets are ready for distribution, so call on your Scribes or on Brother Sam W. Bell, No. 519 Main Street, Lincoln Inn Court Building.

Boost. Boost! And keep on Boosting, Sisters and Brothers of our Order. Be there yourselves, and induce your friends and prospective members to come. We guarantee all those who attend a royal good time, and will see more real fun than you have ever enjoyed before in your life. The Supreme Officers have been invited and are expected. The music will be rendered by a band of forty-eight pieces and the committee is doing its very best to make that "Get-together Home Coming" a record breaking crowd.

The Welfare Committee installed officers for Balthazar Court No. 3 on Friday evening, February 11, and the Committee will witness the initiation of ten new members for Eastern Star Court No. 232, by the team of Balthazar Court. This class was written up by Brother Clinton Lafferty, who is the Scribe of Eastern Star Court. Brother Lafferty is a live wire.

The committee has also installed officers in Linwood Court on Monday evening, February 14, and every officer elect was present. Saturday evening, February 5, Brother R. G. Hungate, State Manager of Ohio, and Brother Spalding E. Michot, State Manager of Kentucky, visited with the committee, and these visiting brothers are expected to visit in this vicinity hereafter more regularly. In closing this communication, Brothers and Sisters, don't forget the date, *March the 7*, and attend and renew old friendships and make new friends P. C.

Toledo, Ohio.—Tuesday evening February 15, Toledo Court No. 34 held one of her old-time "Open Meetings," there was a nice attendance, a mask party was given, everybody was happy, and enjoyed an evening long to be remembered. A number of application were secured at the social hour. There were many exclamations of surprise when the masks were removed, as many old friends were with us, full of life and enthusiasm as well as the young.

February 1, Brother J. W. Woodfield, in behalf of the Court, presented to the retiring Chief, Brother John Yost, a beautiful Ben-Hur ring as a token of esteem for his untiring service to the Court and its members. We wish to be able to announce in the next issue of The Chariot details of a spectacular initiation, proposed to be held in this city. We ask all members of the city to aid the various officers in furthering this proposition by securing new members. If each member secures but just one, that would mean something like eight hundred new members. How about it, Brothers and Sisters? Can you secure the one? Now is the time to boost and every member secured makes your insurance that much better. Watch these columns for further news from our Court.

Correspondent.

Oklahoma

Hugo, Okla.—Friday evening, February 4, Simonides Court No. 58 had a splendid meeting in the Court room at the Engineers' Hall. Fifteen candidates were obligated, but the full initiation was not given as they are to form a part of a class of fifty, to be initiated the latter part of the month. This Class Initiation promises to be one of the largest events that any of the Fraternal Societies in our city has ever enjoyed.

The Degree Team of Simonides Court are having special drills preparatory to the work. On the night of the initiation State Manager, Brother A. S. Bradshaw, of Little Rock, will be our guest of honor. Brother Bradshaw is always welcome to the meetings of our Court, and we hope to give a full account of the class initiation in the next issue of The Chariot. Reporter.

New York

Schenectady, N. Y.—At the meeting of Electric City Court No. 75 held on February 4, there were fifteen applications presented, and five candidates were initiated in full form with the uniformed degree team in full regalia; and with the use of the stereopticon, which adds greatly to the impressive scenes, and the beautiful ceremonies of the degrees.

The team from our Court will confer the degrees on the members of the new Court which is almost complete, and is to be known as No. 130 and will be named the night of institution.

Before this appears in print we will have participated in a banquet which is to be held on February 18, and given to the workers of the Court and the new candidates; details of which will appear in the next issue of The Chariot; but we anticipate a grand time.

Correspondent.

Buffalo, N. Y.—Thursday evening, February 3, Star of Bethlehem Court No. 37 held its Fourteenth public Installation of Officers before a large attendance of members and their friends. The ceremony was preceded by musical and monologue acts and an exhibition drill by the Ben-Hur drill team. The team, composed of fourteen pretty young ladies, each one resembling a beautiful fairy clothed in prettily made white gowns, was one of the features of the affair. They promised a revelation and from the rounds of applause they received, it was no idle promise. The figures in the drill were enacted with a form and precision that could not have been improved upon by a company of U. S. regulars, and it is a pleasure to know that the team is to be a permanent fixture in this city.

Sister Lucy H. Wilde, acting for the Supreme Chief in his absence, conducted the installation ceremonies and her charges to the newly elected officers informing them of their duties and congratulating them on their entrance into the lodge in an official capacity were expertly and most impressively given.

Mrs. Lucy H. Wilde, Chief, Star of Bethlehem Court, No. 37, Buffalo, N. Y.
Who has Served Continuously for Fifteen Years

Another pretty incident was the installation of Chief-elect Lucy H. Wilde by proxy. Mrs. Otto Shabel, the Chief's representative, was escorted to her station by the Supreme Guide and while waiting to receive her office, the drill team which was grouped in a semi-circle about her, by connecting the ribbons from their wands with that of their Captain, who stood in their center, formed a pretty canopy of various colored ribbons.

Brother William Gray, retiring Trustee, was given a pleasant surprise when Brother Herbert Palmer, in behalf of the members, presented him with a gold watch chain and charm in token of their appreciation of his untiring efforts in the performance of duties and his earnest and true desire to boost Court No. 37 at all times.

Sister Wilde's efficient work and heartfelt interest in the Court were not overlooked by the members, as a slight remembrance she was presented with a purse of gold, and a token of love, the gift that in itself bespeaks more of love than any other, a beautiful bunch of flowers.

An efficient corps of officers has been elected for the ensuing year and we hope to make great advancement for Ben-Hur in our city. Reporter.

Watertown, N. Y.—Tuesday, January 18, Jefferson Court No. 24, had a very interesting meeting, the occasion being the annual celebration and banquet. The affair was a great success and reflects credit on the committee who had charge of the entertainment. The program consisted of music, recitations, and speeches, followed by refreshments. State Manager Brother J. D. Robberts of Rochester, N. Y., and Supreme Organizer Brother W. H. Owen, of Crawfordsville, Ind., were present and favored us with discussions on Good of the Order. Brother Shepard of Jefferson Court followed in his usual pleasing manner. He urged the members to exert themselves in securing new members and build up the Court.

We feel sure that this meeting will aid the work in Watertown materially. Two applications were received and with the assistance of Brother Dorr, our new Deputy, Jefferson Court will no doubt make a substantial gain in membership. A Member.

Nebraska

Columbus, Neb.—The Leap Year Party given by the Drill Team of Ilderim Court No. 18, Monday evening, January 24, proved a decided success. Music, dancing, and a delightful program were the features of the evening. Our State Manager, Brother J. J. Cassidy and Deputy Grand Chief Henry Gates were our honored guests. A dainty luncheon was served during the evening and the spirit of good fellowship prevailed throughout the evening.

The crowd was the largest that ever attended a meeting of this kind in the city, and the members departed delighted with the evening's entertainment. Reporter.

Ord, Neb.—There were great doings at the Ben-Hur lodge rooms Tuesday evening, February 8, the occasion being the installation of officers for the ensuing year for Harmony Court No. 28. State Organizer J. J. Cassidy, of Lincoln, was present and did the installing, assisted by District Manager Cora Johnson.

There were about sixty members present, the severe weather keeping the other members away. There were seven members of the Order present from North Loup, and one from Scotia. Mrs. Gillispie being the only Scotia member brave enough to face the elements. Those from North Loup were Ala Springer, Clarence Peterson and his brother, Ella Swan, Emily Sample, and Orphie Castle.

It was expected that there would be a large class to be initiated at this meeting but so many were absent that this part of the program was deferred until another time. Harmony Court is making rapid progress under the direction of Sister Cora Johnson, who expects to have 275 members in a short time. The local lodge is striving for a banner, which they feel it will be a great honor to win, and the members are enthusiastic about getting it. Sister Johnson has several counties under her jurisdiction and there are few nights that she doesn't have an initiation.

After the routine of work Tuesday evening a splendid banquet was served and if anything, the keenness of the weather was outdone by the keenness of the appetities of those permitted to partake. Reporter.

Schuyler, Neb.—Tirzah Court No. 11 held its regular meeting Thursday evening, January 27, at the Odd Fellows' hall, corner of Seventh and Grand. This being the last meeting at the Odd Fellows' hall, the Court having decided to move to the Moose hall, the whole evening was devoted to social entertainments, which proved to be a real success, judging from the many words of appreciation from those present.

The early part of the evening was devoted to a short program, consisting of recitations and vocal and instrumental solos, which were highly appreciated by the audience.

At the conclusion of the program, boxes, furnished by the ladies, and well filled with delicious dainties, were sold to the gentlemen. The Social Committee prepared some coffee, steaming hot, the contents of the boxes were spread upon clean, white table cloths, and the whole jolly crowd sat down at one long table and enjoyed a supper good enough for a king.

After supper was over, strains from the orchestra brought all the gay revelers to the hall, where they tripped the light fantastic till midnight.

The next meeting of the Court will be next Tuesday evening, February 1, at the Moose hall, when they will give a grand ball. The best of music will be furnished and everybody is cordially invited. Correspondent.

North Loup, Neb.—Silent Court No. 143 had Installation of Officers Tuesday evening January 4, our State Manager, Brother J. J. Cassidy, being in charge as Installing Officer. A splendid corps of officers are now in charge and the continued success and prosperity of Silent Court is assured.

After the installation refreshments were served and a delightful literary and musical program was given. Sister Cora Johnson has been placed in charge of the work and will put Silent Court upon the Roll of Honor during this year. Reporter.

Lincoln, Neb.—Thursday evening, January 20, Capitol City Court No. 23 had Installation of Officers and Prof. G. H. Walters of Lincoln Court No. 118 acted as Installing Officer, assisted by the members of Capitol City Court. The splendid corps of officers recently elected, was installed, each being present as well as each of the appointive officers. After the Installation services were completed an oyster supper was served and a social hour greatly enjoyed.

Our Court meets every Thursday evening, and a cordial invitation is extended to any visiting member, as we are planning to have some good times during the coming season.

A Member.

Scotia, Neb.—Wednesday evening, January 29, Arrius Court No. 32 had public Installation of Officers, and our State Manager, Brother J. J. Cassidy, acted as Installing Officer, and was assisted by the members of Arrius Court. We now have a most excellent corps of officers and prospects are very promising for a great year.

After the regular order of business had been completed a social hour was enjoyed and Sister Ina Schreefer favored us with a number of excellent piano selections. It was a late hour when we departed for our homes, each one declaring they had spent a most enjoyable evening. Contributor.

Ord, Neb.—Regardless of the fact that there was a blizzard and the mercury was two degrees below zero, the Ben-Hur Hall was crowded for the installation of officers, which occurred January 14. District Manager Mrs. Cora Johnson assisted by many of

Continued on Page Six.

THE CHARIOT

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Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. GERARD, M. D.……….Supreme Chief
JNO. C. SNYDER…………..Supreme Scribe
S. E. VORIS……Supreme Keeper of Tribute
J. F. DAVIDSON, M. D…Sup. Medical Examiner

GILBERT HOWELL………………EDITOR
Crawfordsville, Indiana

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TYPOGRAPHICAL UNION LABEL CRAWFORDSVILLE

MARCH, 1916

"Look forward more than backward,
Inward more than outward,
Upward more than downward,
And lend both hands."

THE peculiar thing about sympathy is that it rarely gets any farther than the telling.

THE man who knows what he is talking about nearly always does the least talking.

IT'S an excellent plan for us to take a personal invoice of ourselves quite frequently. It certainly is the best cure for self-esteem.

Wanted—To purchase a set of second-hand Ben-Hur robes in good condition. Write, giving particulars, to P. E. Genoway, State Manager, Fredericktown, Missouri.

Battles were never won by discouraged people; no laurels were ever given to cowards. Fortune crowns only heroic souls, victory perches only on the banner of those who, in the face of difficulties, move forward.

A WELL-KNOWN writer once said: "It is always safe to be silent." We don't agree with him. There are times when silence is golden, and others when it is tiresome. Then, again, if you sit in the lodge room and never express your views on any subject there is a tendency on the part of some members to think you are not very well informed.—*Ex.*

IT WILL be interesting to the readers of THE CHARIOT to watch the friendly rivalry between Ben-Hur Court No. 15 of Fort Wayne and Star of Bethlehem Court No. 37 of Buffalo, New York, for first honors. For a number of years Ben-Hur Court No. 15 led all others, but for the past few years Star of Bethlehem Court No. 37 has been the leader. From present indications the contest is going to be a spirited one, and we shall watch with much interest the standing of the two largest Courts.

OUR Supreme Chief, Dr. R. H. Gerard, left the Supreme Office Monday, February 14, for an extended trip through Tennessee, Alabama, Georgia, Louisiana, Misissippi, and Arkansas; having engagements at Knoxville, Nashville, Chattanooga, Birmingham, Mobile, New Orleans, and Lafayette, and a number of other cities on the return trip. He reports splendid meetings and great interest and enthusiasm among the Courts he has visited, and is delighted with the prospects for a great growth of Ben-Hur for the year 1916. We hope in the next issue of THE CHARIOT to have an article from our Supreme Chief in regard to his trip.

SPEAK no evil of any one, and take heed that you do not say a word that may be construed as reflecting upon a brother. If you have criticism for his actions or his words go to him with it. Possibly he is not guilty of the fault you have ascribed to him. But whether he is or not, it is the part of Fraternalism to tell him before you tell others.

M. W. Sackett

Wednesday, January 12, in the city of Meadville, Pa., occurred the death of one of the pioneers and a leading Fraternalist of America. Brother M. W. Sacket, who has served as Supreme Recorder for the Ancient Order of United Workmen since 1879, passed over the Great Divide.

Brother Sackett was Secretary-Treasurer of the National Fraternal Congress for twelve or fifteen years. He was a man of sterling worth, kindly hearted, and a noble character. His grasp of the fundamental principles of Fraternal Protection had made him one of the safest advisors and strongest of Fraternal leaders. THE CHARIOT would join with his host of friends in every Fraternal Beneficial Society doing business in the United States and Canada, in an expression of sympathy to the family. To him, more than to any other man perhaps, is due much of the credit for the wonderful success of our Fraternal system of Protection.

Consolidation

The consolidation of Fort Wayne Court No. 96 with Ben-Hur Court No. 15 of Fort Wayne, now makes that Court one of the formidable rivals with Star of Bethlehem Court No. 37 of Buffalo for supremacy as the largest Court in the Supreme Jurisdiction.

Wednesday, March 8, Ben-Hur Court No. 15 will hold a special meeting and banquet. The Editor of THE CHARIOT hopes to be present and assist in the inauguration of a campaign for 500 new members, and when this number is secured, Ben-Hur Court No. 15 will then be the largest in the Tribe of Ben-Hur. We send this word of warning to Sister Lucy H. Wilde and the faithful workers of Star of Bethlehem Court No. 37 of Buffalo, New York.

A Worthy Cause

THE National Allied Relief Committee, 200 Fifth Avenue, New York, N. Y., has made an appeal to the citizens of America for the relief of the hungry, homeless and helpless ones in war-ridden Europe. The Honorable Thomas Nelson Page, American Ambassador at Rome, has cabled that *'the conditions are frightful,"* and Dr. Edward Ryan of the American Red Cross, makes the statement that *"the suffering in the places visited is beyond description."*

There are thousands of women, children and aged people who today are without food, without homes, and without help. These distracted ones send their cry to our good and favored citizens of America, to spare from our plenty, a little, at least, that they may be saved from starvation and the absolute annihilation of many "remnants of families." Any of our members or Courts who care to donate to this most worthy cause, should make remittance to the National Allied Relief Committee, whose address is 200 Fifth Avenue, New York, N. Y., and should be sure to mention THE CHARIOT in making their contribution.

AT THE Spectacular initiation of Decatur Court No. 156, at Decatur, Indiana, Friday evening February 11, our genial State Manager, Brother P. O. Bowers, presided, and it is always a great pleasure to the members to have Brother Bowers with them, as he is a conscientious, faithful worker, and the day is never too long nor the task too hard for him, so long as the Tribe of Ben-Hur is being advanced by his efforts. He has a host of friends in every Court throughout the State.

OUR Supreme Scribe, Brother Jno. C. Snyder, attended the Seventeenth Anniversary of Progressive Court No. 166, at Hammond, Indiana, which was held in their beautiful hall February 16. Brother Snyder reports the occasion to have been a most delightful one and spoke very highly of the personnel of this splendid Court, as the membership is from among the leading and prominent citizens and is composed mostly of men and women of great literary and musical ability. Each number on the program, as given elsewhere in THE CHARIOT, was a real treat and the Court's future is most promising.

Supreme Representatives

The Editor would again call attention to the Laws regulating the election of Supreme Representatives, a copy of which has been mailed to the Scribe of each Court and Extracts are published in this issue of THE CHARIOT. Members are earnestly requested to note that **not before April 1, nor later than April 25, each Court in the Tribe of Ben-Hur should hold an election for Supreme Representative.**

Every beneficial member in good standing is entitled to vote, or if there be no objection by any beneficial member present the Court may by unanimous vote cast its entire vote for such candidate as may be selected from the printed list forwarded to the Court by the Supreme Scribe, provided the candidate is a member of one of the Courts in the same District as set forth in the official proclamation sent to each Court.

Attention Class A Members

The Editor would again call attention of the members in Class A to the favorable conditions now prevailing for them to transfer their membership from Class A to Class B. They have enjoyed the best of protection at much less than actual cost, and should now prove their loyalty to the Tribe of Ben-Hur by transferring to the adequate rate of Class B. We trust they will do so before the Supreme Meeting, June 6, 1916, as the option of transfer at less than attained ages may be discontinued at this meeting.

Promptness

We clip the following from the Fresno, California, *Herald,* and would earnestly commend it, especially to our young people:

"Be on time.

"Because of the lateness of Marshal Grouchy, of the French army, at the battle of Waterloo, Blucher had time to rush his army on to the help of Wellington. Napoleon ordered right. Had not the man to whom he entrusted his awful order blundered—hesitated—been late—the whole history of Europe would have been changed from 1815.

"Be on time.

" 'The train was late,' is the most frequent explanation after a terrible accident. What a multitude of lives have been lost, what an army of men and women have been deprived of position of honor, what untold suffering and humiliation have followed in the path of the late Mr. Late. Nothing better than promptness.

"Be on time.

"Promptness is the act of being on the job when your name is called—and answering to it. Not nearly—but there.

"Be on time.

"Time tolls its minutes with even, regular strokes—never has a stroke been tolled out of tune or out of time. The job, the appointment, the order, the friend, the opportunity—won't wait for the man who doesn't respond on the dot.

"Be on time.

"Be on time at your desk each day—at each and every appointment throughout each day. In fact, the path of greatness starts by being on time each morning at your own breakfast table. That's the beginning anyway.

"Be on time."

A Friend

DR. FRANK CRANE gives the following splendid definition of "A Friend," and it is so suggestive of real, true friendship, the Editor hopes each of our readers will profit by the endeavor to be such a friend to some person:

"What is a friend? I will tell you. It is a person with whom you dare to be yourself. Your soul can go naked with him. He seems to ask of you to put on nothing, only to be what you are. He does not want you to be better or worse. When you are with him you feel as a prisoner feels who has been declared innocent. You do not have to be on your guard. You can say what you think, express what you feel. He is shocked at nothing, offended at nothing, so long as it is genuinely you. He understands those contradictions in your nature that lead others to misjudge you. With him you breathe free. You can take off your coat and loosen your collar. You can avow your little vanities and envies and hates and vicious sparks, your meanness and absurdities, and in opening them up to him they are lost, dissolved in the white ocean of his loyalty. He understands. You do not have to be careful. You can abuse him, neglect him, berate him. Best of all, you can keep still with him. It makes no difference. He likes you. He is like fire, that purifies all you do. He is like water, that cleanses all you say. He is like wine, that warms you to the bone. He understands. You can weep with him, laugh with him, sing with him, pray with him. Through and underneath it all he sees, knows and loves—you. A friend, I repeat, is one with whom you dare to be yourself."

P. E. Boyer

Brother Boyer is a most loyal member of Galesburg Court No. 50 and has labored earnestly to advance the best interests of the Order during its entire existence, as he was a Charter member.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 7th day of January, 1916.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1573**
2	Edw. Lauterbach, 84, New York, N. Y.	402
3	Palestine No. 2, Olean, N. Y.	392
4	Genessee Valley, 18, Rochester N.Y.	257
5	Jefferson No. 24 Watertown, N. Y.	206
6	Balthasar No. 77, Troy, N. Y.	133
7	Olean, No. 43, Olean, N. Y.	132
8	Electric City, No.75, Schenectady, N.Y.	124
9	Ithmar No. 1, Auburn, N. Y.,	119
10	Arrius, No. 9, Geneva, N. Y.	117

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1084
2	Balthasar No. 9, Crawfordsville, Ind.	950
3	Crescent City No. 122, Evansville, Ind.	774
4	Simonides No. 1, Crawfordsville, Ind.	730
5	Esther No. 4, Terre Haute, Ind.	637
6	Marion No. 48, Marion, Ind.	559
7	Princeton No. 43, Princeton, Ind.	402
8	Malluch No. 45, Vincennes, Ind.	391
9	Vigo No. 126, Terre Haute, Ind.	361
10	Washington, 169, Washington, Ind.	352
11	Wabash No. 23, Wabash, Ind.	341
12	Huntington No. 68, Huntington, Ind.	334
13	Beech Tree No. 211, South Bend, Ind.	327
14	Star No. 277, Indianapolis, Ind.	301
15	Castalia No. 13, Muncie, Ind.	298
16	Logansport No. 233, Logansport, Ind.	293
17	Vanderburgh No. 127, Evansville, Ind	289
18	Orontes No. 77, Shelbyville, Ind	284
19	South Bend, No. 41, South Bend, Ind	268
20	Elkhart No. 72, Elkhart, Ind.	268
21	Kendallville No. 20, Kendallville Ind.	267
22	Kokomo No. 33, Kokomo, Ind	262
23	Aldebaran No. 16, Peru, Ind.,	252
24	Evening Star, No. 231, Evansville, Ind.	249
25	Columbia City 92, Columbia City, Ind.	244
26	Oolitic, No. 54, Bedford, Ind.	239
27	Queen City, No. 153, Marion, Ind.	237
28	Isis No. 32, Anderson, Ind.	228
29	Germania No. 165, Evansville, Ind.	226
30	Antioch No. 12, Garret, Ind.	225
31	Chariot No. 38, Lafayette, Ind	222
32	Maple City No. 125, LaPorte, Ind.	216
33	Boonville No. 59, Boonville, Ind.	204
34	Rigel No. 86, Michigan City, Ind.	199
35	Richmond, No. 42, Richmond Ind.	195
36	Decatur No. 156, Decatur, Ind.	195
37	Vincennes No. 243, Vincennes, Ind.	193
38	Corydon, No. 184, Corydon, Ind	188
39	Ft. Wayne No. 96, Ft. Wayne, Ind.	181
40	Bismarck No. 134, Terre Haute, Ind.	176
41	Harmony No. 304, Logansport, Ind.	170
42	Greencastle No. 102, Greencastle, Ind.	168
43	Evansville No. 10, Evansville, Ind.	164
44	Posey No. 105, Mt. Vernon, Ind.	151
45	Sandborn No. 67, Sandborn, Ind.	141
46	Owensville, No. 104, Owensville. Ind.	138
47	Jewel No. 334, Michigan City, Ind.	131
48	French Lick No. 200, French Lick, Ind.	127
49	Hartford City, 36, Hartford City, Ind.	123
50	Frankfort No. 2, Frankfort, Ind.	122
51	Tennyson No. 203, Tennyson, Ind.	121
52	Progressive No. 166, Hammond, Ind.	116
53	Freelandville No.91, Freelandville, Ind.	114
54	Grandview, No. 150, Grandview, Ind.	107
55	Bluffton, No. 7, Bluffton, Ind	106
56	Faith Court No. 316, Evansville, Ind.	105

Kentucky

1	Kentucky No. 11, Louisville, Ky	1015
2	Jehovah No. 4, Louisville, Ky.	419
3	Ludlow No. 9, Ludlow, Ky.	320
4	Henderson No. 3, Henderson, Ky.	237
5	Covington No. 2, Covington, Ky	191
6	Newport No. 1, Newport, Ky.	179
7	Ilderim No. 14, Louisville, Ky	163
8	Mizpah No. 8, Bellevue, Ky.	117

Ohio

1	Portsmouth No. 109, Portsmouth, O.	960
2	Ilderim, No. 1, Dayton, O.	616
3	Forest City No. 15, Cleveland, O.	524
4	Esther No. 4, Hamilton, O.	435
5	Crockery City No. 111, E. Liv'r'l, O.	368
6	Washington No. 43, Toledo, O.	338
7	Lincoln No. 23, Lima, O.	316
8	Canton No. 57, Canton, O.	310
9	Ben-Hur No. 7, Findlay, O.	296
10	Springfield No. 31, Springfield, O.	276
11	Lew Wallace No. 189, Dayton, O.	274
12	Balthasar No. 3, Cincinnati, O	243
13	Toledo No. 34, Toledo, O.	236
14	Mars No. 151, Cincinnati, O.	202
15	Aldebaran No. 14, Youngstown, O.	199
16	Lincoln Heights No. 112, Cleveland	184
17	Butler No. 99, Hamilton, O.	178
18	Eros No. 5, Mt. Vernon, O.	171
19	Bellefontaine No. 12, Bellefontaine, O.	164
20	Ithamar No. 8, Marion, O.	163
21	Alpha No. 51, Newark, O.	160
22	Liberty No. 70, Cumminsville, O.	151
23	Sidney, No. 19, Sidney, O.	127
24	Star of Valley No. 113, Wellsville, O.	120
25	Cincinnati No. 56, Cincinnati, O.	113
26	Victory No. 176, Cincinnati, O.	111
27	Putnam, No. 62, Columbus Grove, O.	110
28	Iris, No. 20, Tippecanoe City, O	105
29	Riverside No. 49, Shelby, O.	104

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	793
2	Lincoln No. 118, Lincoln, Neb.	355
3	Mecca No. 13, Omaha, Neb.	344
4	Harmony No. 28, Ord, Neb.	188
5	Arrius No. 32, Scotia, Neb.	145
6	York No. 61, York, Neb.	138
7	North Nebraska No. 9, Norfolk, Neb.	121
8	Fullerton No. 6, Fullerton, Neb.	120
9	Osceola No. 39, Osceola, Neb.	117
10	Esther No. 21, David City, Neb.	117
11	Omaha No. 110, Omaha, Neb.	110
12	Stanton, No. 10, Stanton, Neb.	101

Illinois

1	Triumph No. 17, Decatur, Ill.	700
2	Ithamar No. 1, Danville, Ill	549
3	Caledonia No. 59, Urbana, Ill.	463
4	Valhalla No. 63, Chicago, Ill	368
5	E. St. Louis No. 136, E. St. Louis, Ill.	336
6	Mira No. 97, Mt. Carmel, Ill	301
7	Friendship No. 61, Chicago, Ill.	285
8	Damascus No. 41, Springfield, Ill.	280
9	Balthasar No. 2, Champaign, Ill.,	279
10	Galesburg No. 50, Galesburg, Ill	257
11	Castalia, No. 154, Joliet, Ill.	247
12	Fox River No. 508, Aurora, Ill.	228
13	Metropolis No. 181, Metropolis, Ill.	228
14	Miriam No. 11, Kensington, Ill.	221
15	Danville No. 474, Danville, Ill.	215
16	Granite No. 144, Granite City, Ill.	209
17	Waukegan No. 76, Waukegan, Ill.	207
18	Olney No. 12, Olney, Ill.	206
19	Harrisburg No. 116, Harrisburg, Ill.	204
20	J. C. Hale No. 149, Mattoon, Ill.	195
21	Guiding Star No. 271, Springfield, Ill.,	194
22	Grayville No. 28, Grayville, Ill.	188
23	Mizpah No. 7, Rockford, Ill	185
24	Pullman No, 42, Pullman, Ill	185
25	Mt. Vernon No. 115, Mt. Vernon, Ill	179
26	Melchior No. 27, Charleston, Ill	170
27	Linne No. 262, Rockford, Ill.	162
28	Garfield No. 64, Chicago, Ill	1 9
29	Auburn No. 49, Auburn Park, Ill.	154
30	Lawrenceville, 86, Lawrenceville, Ill.	151
31	Egyptian No. 56, Carmi, Ill.	145
32	Paris No. 4, Paris, Ill.	145
33	Kankakee No. 91, Kankakee, Ill.	141
34	Litchfield No. 169, Litchfield, Ill.	141
35	Chicago No. 15, Chicago, Ill.	139
36	St. Clair No. 250, E. St. Louis, Ill.	138
37	West Salem No. 31, W. Salem, Ill.	138
38	Fairfield No. 101 Fairfield, Ill.	138
39	Voduany No. 333, Chicago, Ill	138
40	Columbia No. 74, Chicago, Ill.	136
41	Chicago No. 66, South Chicago Ill.	128
42	Superior No. 372, South Chicago, Ill.	128
43	Kewanee No. 258, Kewanee, Ill.	127
44	Robinson No. 48, Robinson, Ill.	127
45	Cairo No. 171, Cairo, Ill.	123
46	Decatur No. 243, Decatur, Ill.	119
47	St. Joseph No. 3, St. Joseph, Ill.	109
48	Effingham No. 36, Effingham, Ill	107
49	K.J. Poniatowski, No. 240, Chicago, Ill.	106
50	Clay No. 108, Flora, Ill.	106
51	Mt. Carmel No. 453, Mt. Carmel, Ill.	104
52	Germania No. 82, Chicago, Ill.	104
53	Vlastimel, No. 186 Chicago Ill.,	102
54	Cesky Vlastence, 102, Chicago, Ill.	102
55	Madison No. 200, Madison, Ill.	100

Iowa

1	Melchior No. 3, Waterloo, Ia.	598
2	Aldebaran No. 12, Cedar Rapids, Ia.	534
3	Roman No. 98, Sioux City, Ia.	261
4	Jewel No. 2, Council Bluffs, Ia.	216
5	Cedar Rapids, No. 65, Cedar Rapids, Ia.	215
6	Ben-Hur No. 15, Oskaloosa, Ia.	159
7	Banner No. 29, Sioux City, Ia.	150
8	Unity No. 54, Marshalltown, Ia.	141
9	Clinton No. 28, Clinton, Ia.	140
10	Star, No. 41, Creston, Ia	122

Missouri

1	Carnation No. 7, Kennett, Mo.	500
2	Century No. 26, St. Louis, Mo	318
3	Morehouse No. 10, Morehouse, Mo.	206
4	Independence No. 159, Dexter, Mo	204
5	Sikeston No. 9, Sikeston. Mo.	202
6	Simonides No. 61, St. Louis, Mo.	148
7	Lone Rock, No. 156, Chaffee. Mo.	133
8	Golden Rod No, 22, St. Joseph, Mo.	131
9	Sedalia No. 39, Sedalia, Mo.	114
10	Poplar Bluff, No. 65, Popular Bluff, Mo.	111
11	Victory, No. 74, Kansas City, Mo.	104

Tennessee

1	Usona No. 36, Memphis, Tenn.	444
2	Ben-Hur No. 1, Knoxville, Tenn,	235
3	Jere Baxter No. 12, Nashville, Tenn.	215

Pennsylvania

1	Keystone No. 1, Bradford, Pa.	433
2	Pioneer No. 42, Scranton, Pa.	416
3	Lew Wallace No. 17, Meadville, Pa.	300
4	Harmony No. 43, Sharon, Pa.	241
5	New Kensington, 11, N. Kensington, Pa.	230
6	Arrius No. 4, Braddock, Pa.	224
7	Rigel, No. 9, Newcastle, Penn	208
8	Trevyline No. 12, Jeannette, Pa.	192
9	Ben Franklin, 97, Philadelphia, Pa.	185

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	355

Washington

1	Tacoma No. 2, Tacoma, Wash	306
2	Oriental No. 6, Seattle, Wash.	141
3	Ben-Hur No. 3, Bellingham, Wash.	114
4	Purity, No. 13, Buckley, Wash.	102

Alrbama

1	Birmingham, No. 1, Birmi'ham, Ala	260

Texas

1	Lone Star No. 1 Ft. Worth, Tex.	250
2	Simonides No. 11, Marshall, Tex.	214
3	Arrius No. 68, Wichita Falls, Tex	209
4	Tirzah No. 10, Dallas, Tex.	183
5	Greenville No. 39, Greenville, Tex	176
6	Ithamar No. 3, Cleburne, Tex.	141
7	Ben Hur No. 5, Houston, Tex.	139
8	Denison No. 94, Denison, Tex.	104

District of Columbia

1	Washington No. 1, Washington, D. C.,	233

Arkansas

1	Esther No. 3, Jonesboro, Ark	220
2	Egyptian No. 4, Paragould, Ark	210
3	Tirzah, No. 32, Truman, Ark	130
4	Century No. 10, Wynne, Ark.	123

California

1	Simonides No. 4. Los Angeles, Cal.	209
2	Live Oak No. 32. Oakland, Cal.	114
3	Los Angeles, No. 19, Los Angeles, Cal.	107

Michigan

1	Fort No. 130, Detroit, Mich.	193
2	Queen No. 43, Battle Creek, Mich	183
3	Kalamazoo, No. 4, Kalamazoo, Mich.	174
4	Cadillac No. 44, Detroit, Mich.	165
5	Ben-Hur No. 1, Flint, Mich.	147
6	Ilderim No. 9, Jackson, Mich.	145
7	Peerless No, 100, Lansing, Mich.	121
8	Mars No. 31, Bay City, Mich.	111
9	State No. 150, Detroit, Mich.	109
10	Amrah, No. 54, Muskegon, Mich.	104

Oklahoma

1	Oklahoma No. 1, Oklahoma City, Okla.	163

Oregon

1	Ben-Hur No. 9, Portland, Ore	157

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	149

New Jersey

1	Progress No. 6, Paterson, N. J.	145

Louisiana

1	Star of Bethlehem No. 6, New Orleans	141
2	Evangeline No. 10, Patterson, La.	111

Maryland

1	Maryland No. 1, Baltimore, Md.	131
2	Ben-Hur Court No. 9 Baltimore, Md.	117
3	Highland, No. 3, Baltimore, Md.	109

Virginia

1	Staunton No. 3, Staunton, Va.	120
2	Roanoke No. 4, Roanoke, Va.	116

Colorado

1	Pueblo No. 11, Pueblo, Colo.	101

FIVE bright, capable ladies to travel, demonstrate and sell dealers. $25.00 to $50.00 per week. Railroad fare paid. Goodrich Drug Company, Dept. 54, Omaha, Neb.

WANTED—Agents to bring or send buyers for South Dakota lands. Address Box 492, Redfield, S. D.

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Table 1, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

Age	Table 1	Table 2	Table 3
18	$0 67	$1 00	$1 05
19	68	1 02	1 07
20	69	1 04	1 09
21	70	1 07	1 12
22	71	1 09	1 15
23	72	1 12	1 18
24	74	1 15	1 22
25	76	1 19	1 26
26	78	1 22	1 30
27	80	1 26	1 34
28	82	1 30	1 38
29	83	1 34	1 43
30	85	1 39	1 48
31	87	1 44	1 53
32	89	1 49	1 58
33	91	1 54	1 64
34	94	1 59	1 70
35	97	1 64	1 77
36	1 00	1 71	1 84
37	1 02	1 78	1 92
38	1 04	1 84	1 99
39	1 07	1 91	2 07
40	1 10	1 99	2 16
41	1 13	2 07	2 25
42	1 17	2 15	2 35
43	1 21	2 25	2 46
44	1 24	2 35	2 57
45	1 27	2 45	2 70
46	1 32	2 56	2 83
47	1 37	2 68	2 96
48	1 41	2 80	3 10
49	1 46	2 93	3 26
50	1 51	3 06	3 42
51	†	3 21	3 60
52	†	3 37	3 79
53	†	3 54	4 00
54	†	3 72	4 22
55	†	3 91	4 46

†Not admitted after 50 years of age.

Certificates will be issued for $250, or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Table 1 or 60-year term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

Price List

Badges, members, per dozen	$3.00
Badges, officers, per set of ten	3.00
Ballots, per dozen	.10
Ballot boxes, each	1.00
Gavels, each	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each	.10
Receipt books, individual, each	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100	.75
Scribe's Cash Book, No. 250	1.00
Scribe's cash book, leather bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each	1.00
Scribe's receipt book, each	.10
Scribe's receipt book, per dozen	1.00
Scribe's receipts, with name and number of Court, per thousand	2.00
Seals, each	2.50
Transfer cards, each	.25
500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6¾, for Scribe	2.00
1,000 envelopes, 6¾, for Scribe	3.50
Seven Pointed Star Pin, Solid Gold, No. 200	1.00
Star with cross and chain, solid gold, No. 198	2.00
Electro button or pin, No. 186	.35
Rolled gold button or pin, No. 187	.50
Solid gold button or pin, No. 188	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

TRIBE OF BEN-HUR REMINDER

Monthly Payment and Extra Assessment No. 28

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of March, 1916, together with Extra Assessment No. 28 for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

The members of Class A whose certificates were issued before January 1, 1900, may have this Extra Assessment No. 28 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1900, and June 30, 1908, and numbered from No. 37884 to No. 199999 will be required to pay this Extra Assessment **in cash**, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in cash, as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribe of each local Court has been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments **in cash,** and these lists must be preserved for the future use of the Scribe.

Extra Assessment No. 29 for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of April, 1916, together with the regular monthly payment due for that month.

The members of Class A whose certificates were issued before January 1, 1900, may have said Extra Assessment No. 29 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1900, and June 30, 1908, and numbered from No. 37884 to No. 199999 will be required to pay this Extra Assessment No. 29 IN CASH, together with their regular March monthly payment as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Fraternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.

March 1, 1916.
Crawfordsville, Indiana.

NEWS FROM THE COURTS

(Continued from Page Three.)

the local members had been planning and working for several weeks to make this meeting one long to be remembered by the Tribe of Ben-Hur in this community. Many of the members of Scotia and North Loup Courts responded to an invitation to be present. State Manager J. J. Cassidy acted as Installing Officer and was ably assisted by a corps of selected Supreme Officers. After the installation of officers the Entertainment Committee served a most excellent banquet. There was chicken in several styles and everything that could be thought of to eat. The evening was spent in social visiting and games. Every one present voted this the best meeting that Ben-Hur has had in Ord for years. Sister Johnson says that this Court will have two hundred members before May 1.

REPORTER.

Louisiana

NEW ORLEANS, LA.—Wednesday, January 5, New Orleans Court No. 5 held public Installation of Officers, and the following interesting program was given:

PART I.

March .... Ben-Hur Orchestra
Installation of Officers.
Music .... Ben-Hur Orchestra
Oration .... J. A. Morales
Vocal Solo—"The Lost Chord"...R. M. Jones
Recitation..................Mrs. L. Atkinson
a. "Flying Jim's Last Leap."
b. "High Culture," Negro Dialect.
Waltz—"Echoes from Panama."
Indian Dance....................W. C. Falls

PART II.

Dramatic Sketch.

"Ben-Hur's Appeal to Arrius," Book Ben-Hur.

Scene—On Deck.

Ben-Hur, Galley Slave......Dr. J. J. LaFont
Arrius, Roman Tribune....Dr. E. A. Bartoni
Captain......................J. A. Morales
Guard ....L. Atkinson

Mr. Chesta Folk, Musical Director.

The meeting proved to be one of the most interesting and entertaining given by our Court for some time. We have a fine corps of officers and with the assistance of the members we hope to increase the membership of our Court very materially during the next few months.

REPORTER.

Missouri

CARDWELL, MO.—Tuesday, January 25, the members of Mizpah Court No. 90 gave a public Installation and program. A large crowd was in attendance and the following splendid program rendered:

"Blest Be the Tie That Binds".....Audience
Instrumental Duet ....
Mineta Liggett and Tila Shipman
"The Little Brown Church in the Lane"....
Antioch Quartette
Work"..........................W. F. Rhew
"When You Wore a Tulip and I Worse a Big Red Rose"........................
Lela Allbright, Kitty Wayne Watson
"Mustard Plasters"..........Ethel Lee Scott
"The Pretty Widow Brown".............
Antioch Quartette
"God Be With You Till We Meet Again."

REPORTER.

ST. LOUIS, MO.—The officers of Century Court No. 26 were installed on Tuesday evening, January 18. Supreme Judge, Jno. H. Wartmann, officiating as Installing Officers. The third of a series of open meetings was held Tuesday night, February 1, and was well attended. Every one present enjoyed the evening, and especially the songs and dances by the little Misses Myrtle Johnson, Vera and Helen Scholenberg, and Master Leslie Johnson; also solo by Sister Margaret Hoffman.

The officers of Simonides Court No. 61 were installed Wednesday evening, January 19, and those of Germania Court No. 51, on January 27. There was a large attendance of members and visitors at each of these meettings. Refreshments were served and a social hour followed.

Eureka Court No. 36 had installation of officers Thursday evening, January 20. Brother Jno. H. Wartmann, being the Installing Officer. After the installation, Brother E. I. Lavin, in behalf of the Court, presented Brother Gus Mendel, who has been Chief for a number of years, with a beautiful diamond scarf pin in appreciation of his faithful services. Brother Mendel, responded in a happy vein and thanked the members for their thoughtfulness.

The officers of Harmony Court No. 101 were installed Friday, January 28, by Supreme Judge, John H. Wartmann and staff. After the ceremonies a social hour followed and a fine oyster lunch was served by Sister Russell and other ladies. The members pledged themselves to put forth every effort to increase their membership.

One of the best and most interesting meetings Crescent City Court No. 43 has had in some time was held Tuesday evening, January 25, when the newly elected officers were installed. After the installation ceremonies, Brother William Weiters, Chief, and Sister Muriel Green, Chairman of the Entertainment Committee, were each presented with a handsome Ben-Hur ring, for their faithful services during the past year. Sister Blanche Crapp, Scribe, was presented with a beautiful table cover, and Sister Morrison, Keeper of Tribute, with a beautiful cut glass bowl. Brother L. H. Crapp, in a few well chosen remarks, in behalf of Crescent City Court, presented Supreme Judge Jno. H. Wartmann and wife with a set of handsome sherbet glasses. The recipients thanked the Court for their kindness. Later a fine lunch was served and dancing followed until a late hour.

Benton Court's officers were installed Friday, February 11. There was a good attendance of members and visitors. Refreshments and a social hour followed the meeting. Friday evening, March 10, this Court will have a social meeting for the members of the Tribe of Ben-Hur only. All members of the Order are hereby invited to be present. *You will miss a good time if you don't come.*

REPORTER.

Arkansas

TRUMAN, ARK.—Wednesday evening, January 26, Tirzah Court No. 32 had a very interesting session. A Box Supper being the event of the evening. Music was furnished by the band, which is a most excellent musical organization. A large crowd was present and the receipts from the sale of the boxes containing the supper, netted the Court $19.75.

At the meeting of our Court February 9, Brother Harry Michael, Supreme Lecturer, gave a very interesting lecture, illustrated by stereopticon. More than 250 were present, and a number of fine prospects were in the crowd.

The Special Prize Banner was delivered to us by our State Manager, Brother A. S. Bradshaw, and all our members were overjoyed and highly pleased with the honors secured, and feel they were fully repaid for the efforts made in securing this trophy. REPORTER.

New Jersey

LONG BRANCH, N. J.—Thursday, January 20, Tirzah Court No. 2 gave their annual entertainment and banquet and the members of the Court as well as all members of the Tribe of Ben-Hur in the city were invited. The committee had arranged a fine program and quite a number were in attendance.

The program consisted of vocal and instrumental music, elocution and short talks pertaining to the Good of the Order. After the program was completed a five course banquet was served. Brother W. H. Owen, Supreme Organizer, of Crawfordsville, Indiana, and State Manager Brother J. D. Robberts, of Rochester, N. Y., were present and delivered the principal speeches of the evening. Ths remarks were well received and we hope that the Brothers will visit our Court again in the near future. All members present pledged themselves to assist in every way in building up the Court. REPORTER.

Illinois

OLNEY, ILL.—Wednesday, January 26, Olney Court No. 12 had a very interesting meeting in their Court room in the Odd Fellows' Hall. Thirty-six candidates were initiated and our Supreme Chief, Dr. R. H. Gerard, and State Manager, Brother H. J. McGinnis, were present. The talk of Dr. Gerard was given the closest of attention and his presence was greatly appreciated by the members of Olney Court. REPORTER.

GALESBURG, ILL.—Court No. 50 has just entered into a most prosperous year. New officers and the young people of the Court have taken active charge. Perhaps no Court in the Mississippi Valley has done more to take on new life and bring the benefits of Fraternal insurance to the individual members than has this Court. Large classes have been in waiting for initiation each night and social functions have been largely attended and of interest to those without as well as within the Court.

Great credit is due Brother Park E. Boyer for the interest now taken in the work of the Court. As a charter member he has contributed to the growth of the Court from the beginning and as its Local Deputy has for years given his time and untiring energy to the success of this Court and too great an appreciation of his work cannot be given by the local Court or the Supreme Tribe. He has always held loyalty to the Order above personalities and Galesburg Court has taken on real new life as is shown by the active interest taken by the individual members.

A WORKER.

DEKALB, ILL.—Thursday January 27, DeKalb Court No. 257 held a very interesting and profitable meeting in their Court room. For the past week Mr. J. J. Duby, Deputy Supreme Chief, had been working in DeKalb for the interests of the Order, which resulted in the initiation of six new members and the filing of eighteen applications at our meeting.

A splendid corps of officers had been elected and was installed, Brother John Davy acting as the Installing Officer.

After the installation Brother J. J. Duby gave a very interesting talk to the members of the Order. A prize drawing was given during the social hour and Mrs. Fred C. Homan was the lucky member to get the prize. Imagine her surprise, however, when she discovered her prize to be a large turnip. She took the matter good naturedly, however, and promised to see to it that Mr. Duby received a liberal portion.

It was also decided at the meeting to organize Membership Campaign Committees into two bodies and the losers at the end of a sixty days' campaign should be required to furnish the banquet to the winners.

It is probable that DeKalb Court No. 257 will take a boost from now on and later will be one of the strongest Fraternal organizations in the city. REPORTER.

CHICAGO, ILL., FEB. 11, 1916.—We desire to extend our heartfelt thanks to the members of Chicago Court No. 15, Tribe of Ben-Hur, who so kindly cared for us during our hour of sorrow in the loss of our husband and father, and especially for the beautiful floral piece, also the prompt payment of death claim, which came to us in less than three weeks.

MRS. RICHARD SQUIRES.
J. FRANK SQUIRES, } Sons.
GILBERT R. SQUIRES, }

Indiana

HAMMOND, IND.,—Progressive Court No. 166 had an anniversary celebration Wednesday night, February 16, in Calumet hall, and it was indeed worthy the occasion. Brothers Jno. C. Snyder, Supreme Scribe, P. O. Bowers, State Manager, were present and a ladies' booster club of Chicago attended in a body. The affair was public and many friends of the Order greatly increased the attendance.

Frank Grove presided and gave a brief but cordial address of welcome and told of the instituting of this Court seventeen years ago, by the late Dr. Mary E. Jackson with thirty-eight charter members. Of this number ten still live and retain their membership, and when Sister Grove called the roll six of them were found present.

The following interesting program was given. Refreshments were served, concluding with a most pleasing social hour:

Overture Bridal Rose .....Baptist Orchestra
Address of Welcome............Frank Grove
Response....Jno. C. Snyder, Supreme Scribe
Piano Solo...............Miss Udella Deaver
Brotherhood................Mr. Jesse Wilson
Group of Songs......Mrs. George Hannauer
Selection from "High Jinks"...........
Baptist Orchestra
Daisy's Music Hour......Annette Bernstein
Cain's Question............Mr. A. G. Deaver
Venetian Summer Night..................
Misses Rosenbaum and Deaver
Waltz—Dream of the Ocean..............
Baptist Orchestra
America .... Everybody

Mr. P. O. Bowers, State Manager of Indiana, was present and also gave a short talk.

Progressive Court now has over one hundred and sixty members.

LOCAL REPORTER.

FT. WAYNE, IND.—Ben-Hur Court No. 15 is still doing business in the K. P. Hall in Washington Boulevard West. We have adopted this rule which seems to be very satisfactory. First night of month, social; second, initiations; third, business and reception of candidates; fourth, initiations. Our installation service was held on Wednesday night, January 17, and conducted by the Ladies' Degree Staff, and we have certainly chosen a splendid set of officers, and a good lot of workers, too. After the installation we were treated to a sumptuous repast of chicken and accompanying trimmings, followed by ice cream and cake served by the ladies of the Court, and everybody seemed to have their appetite with them.

We have two degree staffs, one all ladies, and one mixed for Court initiation. The ladies are often called out of the city to other Courts to initiate classes and are always very highly commended. Seldom initiation night passes without some candidates, so you see that we have not been asleep nor killing time.

The fraternal marriage of Miss Marie Johnson and Mr. George Funk, which took place Wednesday afternoon, February 9, in the Ben-Hur Court room was the first one of its kind ever held in Fort Wayne. At 3 p. m., the bride and groom, attended by Miss Ethel Johnson and Mr. Henry Furthmiller, entered the hall to the strains of Lohengrin's wedding march with Miss Mamie Olson as pianist. During the ceremony, "Hearts and Flowers" was played, with Rev. O. E. Thomas officiating. The bride was very beautifully gowned in light blue crepe de meteor, while the bridesmaid was gowned in blue crepe de chine.

After congratulations, the Court presented the couple with a beautiful set of cut glass tumblers and dish. They also received many other useful presents. After a short trip, the couple will be at home to their friends at 1634 Sinclair Street.

FT. WAYNE CORRESPONDENT.

PERU, IND.—The Ben-Hur Roll Call February 10 was attended by over two hundred members, the meeting being one of the largest and most enjoyable ever held by the local Court. A number of the members, when their names were called by the Scribe, Dr. H. E. Hebbe, responded in short and well received talks for the "Good of the Order." Interesting letters were read from members living in other places who were unable to be present.

An excellent program was rendered, consisting of musical selections by the Ben-Hur Orchestra, under the direction of Joe Carpenter, also recitations, and addresses. The principal address of the evening was made by Dr. R. H. Gerard, of Crawfordsville, Supreme Chief. An excellent address was also delivered by P. O. Bowers, State Manager. Both speakers in the course of their addresses referred to the good work that has been done in Peru by Irvin Cook, local deputy, who has been ably assisted by various members of the Court. Since Mr. Cook assumed the duties of deputy about December 1st, nearly one hundred new members have been added to the roster and the membership now stands at 297. The membership will soon be past the three hundred mark as on next Thursday night another large class of candidates is to be initiated.

This was the first Roll Call ever held by the Court and it was such a delightful affair that it will doubtless be made an annual event which will always be looked forward to with fond anticipations by the members. There were several members of other Courts present, among whom was Mrs. Derr, Scribe of the Wabash Court.

Following the rendition of the program light refreshments were served and a social session was held which kept everybody at the hall until near the midnight hour.

REPORTER.

KENDALLVILLE, IND.—Tuesday, February 1, Kendallville Court No. 20 reached its "majority" and in keeping with the Twenty-first Anniversary of the institution of the fraternal organization an appropriate program was carried out, featured by the Annual Roll Call and addresses on fraternal subjects by R. H. Gerard, Supreme Chief, and P. O. Bowers, State Manager, both of Crawfordsville.

One hundred members participated in the joyous occasion, and when their names were called by our Scribe, responded with a short talk. There was also initiation, one candidate being admitted to the ranks, making a total membership now of two hundred and sixty-seven. After the regular routine and the roll call, addresses by Supreme Chief and State Manager were given and proved very interesting. They told of the advantages and benefits derived from fraternal and benevolent societies and seemed well pleased with the growth of the local Order, which is one of the largest in the State. At the close refreshments were served.

Kendallville Court was instituted February 1, 1895. There were twenty-three charter members.

The following original poem was read and concluded the formal part of the program:

WHEN THE PREACHER RODE THE GOAT.

Do you say you want a letter, Court Twenty Tribe of Hur?
Well! A little reminiscence that still makes our pulses stir.
The team had their new costumes, and Arrius a new coat;
They were taking in new members, and the preacher rode the goat.

Phil Axel gave the lecture, with a twinkle in his eye;
The members all were merry and the helpers standing by;
There was sternness in his action, but a chuckle in his throat,
As he tried to tell his story, when the preacher rode the goat.

Some said "It was a pity," some said, "It was a shame;"
Some said "The whole performance was altogether tame."
Phil said he had to hurry, or the chuckle in his throat
Would have worked to his confusion, when the preacher rode the goat.

But the preacher said, "'Twas worth it just to see Phil Axel's eye.
That he had a mind to wink at him, but did not dare to try:
For he knew that Phil was boss that night with the chuckle in his throat,
And might demand full vengeance," when the preacher rode the goat.

With greetings to the Kendallville Court Number 20, Tribe of Ben-Hur. May the next twenty-one years be more prosperous than the past have been. A. JUDSON ARRICK.

DECATUR, IND.—Friday, February 11, Decatur Court No. 156 gave the spectacular degree to about one hundred candidates. The plans were carefully carried out, under the direction of W. N. Steele, Supreme Instructor. A large attendance of local members as well as vast delegations from Huntington, Fort Wayne, and Bluffton were present. The meeting was held in the Bosse Theater, and promptly at 8 o'clock the curtain rang up on the first scene; there were eight scenes in all. Dr. Royal H. Gerard, Supreme Chief of the Society, was present, and between two scenes gave an interesting talk to the members. He is of commanding presence, friendly, and well posted on Fraternalism, and is deserving of the high honors bestowed upon him. P. O. Bowers, State Manager, proved his ability to manage without question. He, with Supreme Instructor, W. N. Steele, and F. F. Broughman, of Marion, D. S. C., have staged one of the prettiest allegories ever seen on the local stage. M. W. Voris, State Manager of Michigan, and Jos. E. Treadwell, Special Supreme Deputy, of Muncie, were among the out-of-town guests.

The cast playing the various roles in the work was as follows:

Chief	Mrs. Millo Weis
Past Chief	Mrs. Emma C. Burk
Judge	Mrs. Goldie Hilyard
Teacher	Mrs. Martha Hay
Captain	Adam Weis
Guide	Henry Moyer
Arrius	F. F. Broughman
Ben-Hur	Russell Acker
Messala	Ralph Miller
Simonides	W. N. Steele
Malluch	Lon Cherryholmes
Mother of Hur	Mary E. Artman
Tirzah	Grace Hoeneisen
Esther	Ruby Baker
Rabbi Joseph	Orlando Springer
Balthazar	C. W. Schafer
Melchior	Lou Cherryholmes
Gasper	Lee Stuts

An Entertainment Committee remained in the Court room until three o'clock in the morning, or until the last visitor had reached his train. Following the spectacular work at the theater, the members of the Order, with the newly initiated candidates, went to the Court room over the Rex Theater, where refreshments were served, music and games being arranged to entertain the visitors. Within the past two years the Court has taken on a steady growth, with Mary E. Artman as Scribe, and F. F. Broughman, Deputy, and it is hoped within the next few months to reach the three hundred mark.

COMMITTEE.

Iowa

BURLINGTON, IOWA.—Our Prize Mask Ball came off Thursday evening, February 10, as advertised and was a grand success in every way. There were over 300 people present, over 150 couples in full mask. The costumes were very nice. We had a small charge of 15 cents for cloak room, which paid all the expenses, and left a good amount after all bills were paid, to put in the General Fund of our Court. Five hundred invitations had been given the members, to invite their friends, and these invitations were to be presented at the door by those who were present.

Brother Owens is to work here for some days and he will do some business.

A WORKER.

Pennsylvania

PHILADELPHIA, PA.—Benjamin Franklin Court No. 97 is always working to increase their membership and make their Court popular; the latest was a Package Party, which was held during January, 1916, for the benefit of one of its injured members, and a nice sum was raised and turned over to the Charity Committee to aid the unfortunate. This Court has set its aim for 500 members upon its roll for the close of 1916 and without all signs fail they will reach it. Its popular Chief, Brother L. A. Feldman, is leaving nothing undone to bring this about. Ben-Hur has become very popular in Philadelphia and we closed the first year with 210 members in good standing. Deputy Abrahams has proven himself the right man in the right place. Every member of Benjamin Franklin Court is urged to secure at least one new member this year.

Harrisburg Court No. 87, Harrisburg, is up and doing and judging from the interest taken by the members and the new officers 1916 will be a banner year for Harrisburg Court. Our new Scribe, Brother Forney, assures us that he will do everything in his power to make the Court grow and flourish as it should. This Court meets the first and third Wednesday evening of each month in Eagles' Hall. Visitors are always welcome.

Allentown Court No. 98, Allentown, is adding new members every month and Scribe Brother Snyder feels sure they will soon have 100 members in good standing. This Court has a sick and accident fund, which the members who want sick provision can join by paying fifty cents per month in addition to the Court dues, and they receive $5.00 per week sick benefits. Deputy Jennie Kistler and McCrackin are working hand in hand with District Deputy Weisberg to make Allentown Court one of the leading Courts in eastern Pennsylvania.

Stroudsburg Court No. 88, Stroudsburg, is holding its own and Chief Ruff and Scribe Healy advise us that we may expect something doing along the lines of increasing their membership this winter and spring, and when Ruff and Healey start out to do something they are quite sure of accomplishing it.

Lehighton Court No. 108, Lehighton, is now being organized by Deputy Sharp of Philadelphia and already some twenty applications have been secured to form the new Court and he expects to have at least 100 members in this Court by April 1.

South Scranton Court No. 107, of South Scranton, was recently organized by Deputy Weisberg and Brother Thomas O'Malley, of Scranton, and already some 75 members have been secured for the Court. Brother O'Malley is surely a hustler when it comes to forming a new Court and we trust he will not stop until he has at least 200 members enrolled in this Court, which surely can be accomplished, as South Scranton has a large population to draw from.

Pittston Court No. 92, Pittston, is increasing its membership every month, and Sisters Apple, Hines and Cosgrove have proven their ability in running a Court, and we predict for this Court a splendid future as Pittston is known as one of the greatest fraternal towns in Pennsylvania.

Mill Hill Court No. 103, of Pittston, is making rapid headway under the directions of Deputy Yonelunas, and we feel that within a short time will be able to boast of 100 members upon the rolls. Deputy Yonelunas surely has proven his ability to organize and has some of Pittston's best citizens.

Chester Court No. 104 was recently organized by Deputy Edgar with 65 charter members, and the members and deputy assure us that it will not be long until they have 300 members. Every member of Chester Court is requested to secure and recommend at least one member every month for 1916 which we feel they can easily do.

A new Court is now being formed in Reading by Deputy Barto and judging from reports it won't be long until this will be a real live Court, as Brother Barto assures us that we may expect some good results from his territory during 1916, and we feel that he means business.

South Wilkes Barre Court No. 106 was recently organized by Deputy Weisberg, with 50 charter members, and has bright prospects for the future. Brother Frank Lukasavage, the Scribe, is giving a great deal of attention to this Court and expects to soon have 100 or more members.

A new Court is now being formed in Bethlehem by Deputy Freiberg and already a number of examinations have been made. Brother Freiberg feels he will be able to start the new Court out with 35 to 50 new members.

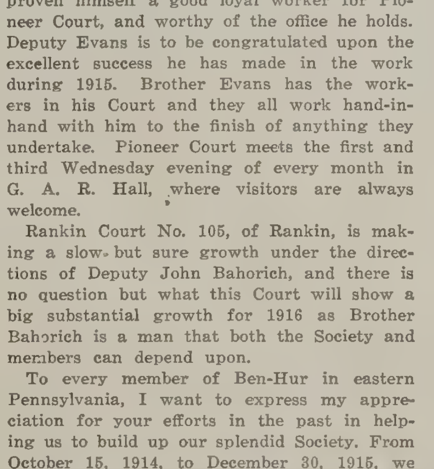
A new Court is now being formed in West Philadelphia by Deputy R. C. Campbell, and Brother Campbell feels sure that the same will start out with from 35 to 50 charter members. Brother Campbell is not a stranger in the work with Ben-Hur as he spent some time in the work in Ohio and is a firm believer in Fraternal insurance and Ben-Hur in particular.

Pioneer Court No. 42, Scranton, is making rapid headway in securing new members and entertaining their members and friends each month under the directions of Deputy Evans and his loyal bunch of workers. They recently closed a campaign where a great number of new members were added. Surely this Court has a bunch of hustlers of which any Court might feel proud, to have them enrolled as members and workers of their Court. Brother Hand, the Court's Keeper of Tribute, has proven himself a good loyal worker for Pioneer Court, and worthy of the office he holds. Deputy Evans is to be congratulated upon the excellent success he has made in the work during 1915. Brother Evans has the workers in his Court and they all work hand-in-hand with him to the finish of anything they undertake. Pioneer Court meets the first and third Wednesday evening of every month in G. A. R. Hall, where visitors are always welcome.

Rankin Court No. 105, of Rankin, is making a slow but sure growth under the directions of Deputy John Bahorich, and there is no question but what this Court will show a big substantial growth for 1916 as Brother Bahorich is a man that both the Society and members can depend upon.

To every member of Ben-Hur in eastern Pennsylvania, I want to express my appreciation for your efforts in the past in helping us to build up our splendid Society. From October 15, 1914, to December 30, 1915, we had issued $1,020,250.00 of insurance and our aim for 1916 is $3,000,000.00 of insurance. Will you help me to accomplish this? I feel you will and will depend upon every one of you for your little mite. It matters not where you are, send me the name and address of a prospective candidate and I will see that they are brought into the folds of Ben-Hur before the close of 1916.

A. D. ROSE, State Manager.
Fourth and Green Street, Philadelphia, Pa.



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Are You Making Good?

Perhaps every employer has heard something like this, "I just feel like quitting. I am getting only five dollars per week." So many employees say this in so many words or by their actions. What is wrong with the employee or the employer?

Here is the trouble in most cases: The employee is getting, say five dollars per week. That person keeps that constantly before him, and the consequence is that he assumes the attitude that "as I am getting only only five dollars per week, I am not going to give more than five dollars worth of service each week, and I'll not give that much if I can help it." Then what reason would his employer have for increasing his pay? If he does not earn five dollars, could he reasonably expect that he would earn more if he were paid more? Surely not.

He or she that is striving to be successful will give the greatest amount of service possible, and when this is done it is a strange employer who will not recognize that effort.

Effort along the right lines accomplishes great things. Do not be content to do things by halves. Do not leave until tomorrow those things which you can as well do today and which ought to be done today. Instead of doing as little as possible and holding your position, do as much as you can and your efforts will be rewarded.—*Orison Swett Marden.*

Fraternals Threatening Old Liners

As the great fraternal organizations are beginning to see the necessity of accumulating reserves and amply protecting the certificates of their members, so the "old line" life insurance companies are coming to a realization that within a few years at the most the competition of fraternal societies will become a very real menace to their existence. "Notes of Warning" have been sounded by a number of the more important insurance publications and managers of "old line" companies are being advised to prepare for the struggle for supremacy that is not far distant.

Discussing the question, The Insurance Critic, an "old line" insurance organ, recently said:

"While there is no immediate prospect of serious competition between the old line life insurance companies and the fraternal societies, threatening, if we may use so forcible a word, the supremacy of the former, conditions are so shaping themselves gradually as to render that result possible if not probable. It is a subject that should receive proper consideration at the hands of company managers as one that can be developed against them.

"When we consider that the average amount of an old line company's policies runs somewhere between $2,000 and $2,500, we know that the great mass of its policyholders are people in moderate financial circumstances. In that respect they can have but small advantage over the people who constitute the membership of the fraternals. All things being equal, it would be no great task, then, to switch policyholders from either one to the other; except that, given the same security in the fraternals, it would be easier for the latter to recruit their membership from among old line policyholders than it would be to reverse the operation.

"The fraternals enjoy two very ordinary but very real advantages over old line companies: (1), their easily paid monthly assessments; (2), their lodge or social features. Of course, we have in mind the folk who carry $2,000-$5,000 of insurance—'the plain people,' as Lincoln called them—and not the Four Hundred and their cousins. There are about 95 of the former to 5 of the latter in the companies.

"Man is a gregarious animal. He is partial to every institution that brings him into contact, more or less social, with his fellows. He likes to 'talk it over.'

"There are millions in the fraternals who because of their age are lost. But most of the organizations—the plants—are destined to be saved. Some of them have already revised their rates and are accumulating reserves. Properly respecting the laws of mortality and interest, these organizations, after undergoing thorough reconstruction, will get a fresh start. They will first experience the decline due to reconstruction. Then they will slowly move forward. In time there will be no reserveless, 'pass-the-hat' societies. They have the ability to be as solvent and to issue contracts as secure as the old line companies, and, unless we are totally destitute of vision, that is what will happen within the next quarter century. The struggle between the old line companies and old line fraternals is approaching. It will be no mean contest, for both will be splendidly equipped and well matched. It is a subject that should engage the iamgination of old line underwriters."
Kansas Workman.

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FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe for the Month Ending Februa·y 15, 1916

Balance on hand January 7, 1916, as follows:		
To credit of Class A	$ 211,566.39	
To credit of Class B	1,210,431.07	
Total		$1,421,997.46
January Receipts:		
Received from Monthly Payments, Class A	$ 45,641.65	
Received from Monthly Payments, Class B	77,359.18	
Received from Interest and Rent, Class A	652.10	
Received from Interest and Rent, Class B	2,044.47	
Total Income		$ 125,697.40
Sum		$1,547,694.86
January Disbursements:		
Death and Disability Claims, Class A	$ 83,640.00	
Death and Disability Claims, Class B	49,481.32	
Repairs on Real Estate, Class A	111.32	
Repairs on Real Estate, Class B	666.01	
Maintenance of Building, Class B	1,138.84	
Total Disbursements		$ 135,037.49
Balance February 15, 1916		$1,412,657.37
Of which there is to the credit of Class A	**$ 174,108.82**	
Of which there is to the credit of Class B	**1,238,548.55**	
Total		**$1,412,657.37**

Death and Disability Claims Paid in Class A for January, 1916

Edward Curry, Meadville, Pa.	$ 700.00
Frank A. Deaterla, Portsmouth, Ohio	1,000.00
Paul E. Williams, Newton, Ill.	1,400.00
Jennie R. Martin, Morley, Mo.	1,000.00
Nettie Ward, Bement, Ill.	950.00
Sara P. Harrison, Chicago, Ill.	800.00
Eliza McDonald, Bay City, Mich.	900.00
Eben C. Poole, Evansville, Ind.	1,600.00
Daniel W. McDaniel, Flora, Ill.	1,800.00
Lena Gaul, Louisville, Ky.	900.00
Catherine W. Barnes (Old Age Disability), Howard City, Mich.	50.00
Jacob W. John (Old Age Disability), Huntington, Ind.	80.00
Jas. Pinniger (Old Age Disability), Millbury, Ohio	200.00
Wm. S. Roney (Old Age Disability), Terre Haute, Ind.	80.00
Elizabeth Reid (Old Age Disability), Humrick, Ill.	80.00
Andrew Foerster (Old Age Disability), Noble, Ill.	50.00
Wm. H. Searp, Ludlow, Ky.	1,200.00
Charlott A. Kennedy, Ft. Wayne, Ind.	2,100.00
Jno. F. Harden, Paterson, N. J.	2,000.00
Julia Clark, Buffalo, N. Y.	800.00
Emma B. Laidlaw, Wabash, Ind.	700.00
Louis Mulberry, Highlandtown, Md.	1,000.00
Frank M. Belden, Akron, Ohio	750.00
Mathew C. Freeman, Canton, Ohio	700.00
Wilkins T. Brandon, Murray, Ky.	1,300.00
Eda R. Sherwood, David City, Neb.	700.00
Lenora E. Lackey (Old Age Disability), Stanton, Neb.	50.00
Benj. F. Small (Old Age Disability), Hamilton, Ohio	120.00
Sarah C. Mann, Rossville, Ill.	650.00
Mae Ferres, Oakland City, Ind.	850.00
Wm. Tesch, Danville, Ill.	2,000.00
Wm. Reedy, Hazleton, Ind.	1,300.00
Minerva Gray, Terre Haute, Ind.	500.00
Chas. H. Bushnell, Chicago, Ill.	900.00
Wm. H. Parkes, Lakeside, Ohio	800.00
Jas. S. Truitt, Indianapolis, Ind.	2,000.00
Grace E. Cochenour, Toledo, Ohio	600.00
Florentine O'Hern, Clinton, Iowa	1,100.00
Mary S. Betz, Canton, Ohio	1,000.00
Jno. B. Dodge, St. Johns, Mich.	2,800.00
Isaac Y. Hutton, Charleston, Ill.	1,400.00
Royal B. Teachout (Old Age Disability), Petoskey, Mich.	60.00
Daniel E. Child (Old Age Disability), Findlay, Ohio	480.00
Catherine Thomas, Baltimore, Md.	400.00
Walter J. Brown, Sistersville, W. Va.	1,600.00
Wm. H. Jones, Shelbyville, Ind.	500.00
Olaf Jostedt, Chicago, Ill.	600.00
Sarah L. Bell, Wabash, Ind.	500.00
Jacob G. Henninger (Old Age Disability), Peru, Ind.	100.00
J. E. Taylor, Frankfort, Ind.	1,000.00
Robert H. Cowan, Terre Haute, Ind.	1,300.00
Geo. W. Perryman, Newport, Ky.	2,000.00
Freeland G. Johnson, Lakeside, Ohio	1,600.00
George W. Trotter, Monticello, Ill.	700.00
Leslie C. Davenport, Rockford, Ill.	1,500.00
Mary Leenhuis, Chicago, Ill.	950.00
Jas. Burks, Indianapolis, Ind.	1,600.00
Amanda A. Ridnour, Savanna, Ill.	900.00
Wm. A. Campbell, Everett, Wash.	1,000.00
Jennie Dumas, Elyria, Ohio	1,100.00
Geo. L. Ashley, Ft. Wayne, Ind.	2,850.00
Robt. J. Hillock, Chicago, Ill.	1,000.00
Albert N. Holloway (Old Age Disability), Lebanon, Ind.	150.00
David M. Vannice (Old Age Disability), Logansport, Ind.	210.00
Theo. C. F. Koch, Fullerton, Neb.	2,000.00
Emanuel Barney, Clarks, Neb.	650.00
Fidelia G. Brooks, Greenfield, Ind.	1,000.00
Jos. Winterhalter, Bedford, Ind.	2,300.00
Chas. W. McGugin, Mt. Vernon, Ohio	1,000.00
Wm. L. Allen, Decatur, Ill.	1,000.00
Jesse M. Hostetter, Kittanning, Pa.	1,200.00
Hezekiah H. Barcus (Old Age Disability), Ft. Wayne, Ind.	100.00
Jno. M. Wilson, Chicago, Ill.	900.00
Jno. W. Kurtz, Ashtabula, Ohio	600.00
Jno. E. Howe (Old Age Disability), Chicago, Ill.	80.00
Charles Roth (Old Age Disability), Evansville, Ind.	120.00
Abbie Levi, Kansas City, Kan.	1,600.00
Jas. R. Medsker (Old Age Disability), Ft. Wayne, Ind.	280.00
Marie Stebal Zitek, Chicago, Ill.	1,000.00
Oliver P. Liston, Lincoln, Neb.	1,800.00
Samuel J. Fleming, Terre Haute, Ind.	2,000.00
Lavinia C. Winzenburg, Olney, Ill.	800.00
Russell C. Carter, Port Allegany, Pa.	1,500.00
Sophia Campbell, East St. Louis, Ill.	700.00
W. W. Leachman, Danville, Ind.	2,000.00
Total	$ 83,640.00

Death and Disability Claims Paid in Class B for January, 1916

Luther Robertson, St. Louis, Mo.	$ 1,000.00
Edgar H. Lewis, Chicago, Ill.	1,000.00
Lena Weintraub, Philadelphia, Pa.	2,000.00
Thomas Maloney, Aurora, Ill.	1,000.00
Clarence E. Yost, Findlay, Ohio	1,000.00
Jesse L. Melton, Louisville, Ky.	193.16
Anna Helvey Hearey, Buffalo, N. Y.	500.00
Henry M. Peterson, Oakland, Cal.	1,000.00
Barney A. Hilburn, Lyons, Ind.	1,000.00
Mary Skrynek, Chicago, Ill.	1,000.00
Mary E. Backman, Chicago, Ill.	1,000.00
Robt. S. Anderson, Princeton, Ind.	2,100.00
Chas. B. Wolf (Disability), Hartford City, Ind.	62.50
Ralph O. Dunn, Attalla, Ala.	500.00
Herbert E. Meredith, Washington, Ind.	500.00
George Collis, Clinton, Iowa	1,000.00
Lizzie G. Lamoreaux, Grand Rapids, Mich.	1,000.00
Minnie E. Miller, Marion, Ill.	1,500.00
Annie J. Bernauer, Morgan City, La.	1,000.00
Willie G. Fulp, Roanoke, Va.	1,500.00
Nellie Glenn, Jackson, Mich.	750.00
Margaretha Zimmerman, Louisville, Ky.	400.00
Henry B. Scott, Murray, Ky.	1,000.00
Sophie Christensen, Chicago, Ill.	1,000.00
Jno. H. Van Valkenburgh (Old Age Disability), Tipton, Ind.	524.70
George Harvey, Cleveland, Ohio	1,814.82
Eunice Gingery, Garrett, Ind.	503.15
Clara B. Williams, Odon, Ind.	650.00
Edwin J Brown, Dayton, Ohio	1,300.00
Mark L. Burhance, Coral, Mich.	800.00
Margaret P. Elder, Cincinnati, Ohio	980.39
Jesse B. Warren, Wilmar, Ark.	300.00
Jno. Archer, Parkersburg, W. Va.	1,000.00
Silas D. McAllister, Highlandtown, Md.	250.00
Zakok O. Fowler, East Liverpool Ohio	1,000.00
Mary E. Chilton, Barry, Ill.	1,157.53
Geo. A. Shaw, Fremont, Neb.	800.00
Walter W. Allen, Albany, N. Y.	750.00
Magnolia Love, Mauckport, Ind.	500.00
Peter Dorr (Old Age Disability), Clayton, N. Y.	489.00
Oscar E. Fox (Old Age Disability), St. Joseph, Mo.	225.00
Helen M. Gunther, Baltimore, Md.	500.00
Pollie E. Brown, Ft. Worth, Tex.	1,400.00
Nora A. Draggoo, Mt. Carmell, Ill.	1,000.00
Walter G. Lindsley, Orting, Wash.	1,000.00
Retta Porter, Moline, Ill.	1,200.00
Louis E. Hammond, Wauzeka, Wis.	100.00
Josephine S. Johnson, Wellsburg, W. Va.	491.07
Jas. A. Livingston, Kennett, Mo.	500.00
Eliz. Morford, Fairbury, Neb.	500.00
Harry J. Hauseman, Cincinnati, Ohio	1,500.00
Jno. E. Leggett, Kennett, Mo.	750.00
Jeremiah B. Kissell (Old Age Disability), Columbus Grove, Ohio	540.00
Fredrick Volland (Old Age Disability), Columbus, Ind.	450.00
Chas. F. Campsen, New Orleans, La.	1,000.00
Mabel I. Allen, Lawrenceville, Ill.	1,000.00
Ella E. Edwards, Texarkana, Tex.	1,000.00
Mary M. Lovejoy, Los Angeles, Cal.	500.00
Total	$ 49,481.32
Total Paid to Beneficiaries Since Organization	**$14,425,519.60**

Fraternally submitted to T. B. H.,
JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe Ben-Hur, February 15, 1916, Showing Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Indiana	$ 137,035.37
First National Bank, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Crawfordsville, Indiana	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Indiana	5,000.00
Crawfordsville Trust Co., Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Evansville, Indiana	10,000.00
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Real Estate (Old Home Office)	15,971.15
First Mortgage Loans on Real Estate	216,200.00
Invested in Municipal and County Bonds	792,581.42
Cash in Office	50.00
Total Assets	$1,412,657.37

Fraternally submitted to T. B. H.,
S. E. VORIS, Supreme Keeper of Tribute.

Identical Cases

Tommy's father had been giving him lessons in politeness, but he hardly dared hope that the seeds of his teaching had taken root.

Hearing cries coming from the nursery one day, he investigated and found that Tommy had been unmercifully pommeling his little brother.

"I'm surprised, Tommy," said his father, sternly, "that you should hurt your little brother! Don't you know that it is very cowardly to strike one who is smaller than yourself?"

"Yes," replied the culprit, meekly, "but when you spanked me yesterday I was too small to mention it."

While you are insurable is the time to take membership in Ben-Hur.

MAN must work, that is inevitable. But he may work grudgingly, or he may work gratefully; he may work as a man, or he may work as a slave. He can not always choose his work, but he can go about it in a cheerful, generous temper and with an uplooking heart. There is no work so rude that he may not exalt it; there is no work so dull that he may not enliven it.—*The Printing Art.*

One life out of every nine is liable to rejection for insurance; therefore, when you have protection, don't let go.

L.C. Smith & Bros.
No8
No8

Ball Bearing; Long Wearing

"Silent Smith" wins the fight against noise.

[Producing power of both typist and executive is increased by this 100 per cent efficient machine]

In eliminating the clatter that up to this time has characterized typewriters, the L. C. Smith & Bros. Tyewriter Company has taken the longest stride ahead since the introduction of "visible" writing.

"Model 8---The "Silent Smith"

—runs so quietly and so smoothly that it is a relief to the nerve racked office worker.

There are many other new features worthy of consideration, including the decimal tabulator and the variable line spacer. Both are part of the regular equipment. A left hand carriage return is furnished if desired, in place of the regular right hand lever.

An illustrated catalog of Model 8 may be had for the asking. Drop a card now to

L. C. Smith & Bros. Typewriter Company

Home Office and Factory; Syracuse, N. Y.

Branches in All Principal Cities

112 Monument Place, Indianapolis, Ind.

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXI Crawfordsville, Indiana, April, 1916 No. 4

DEGREE TEAM AND STAFF, RIVER ROUGE, COURT NO. 153, RIVER ROUGE, MICHIGAN

Our Easter Offering

I walked about in my garden,
Where lilies and roses grew;
I hunted long for a spear of green
But everywhere there was snow.

The flowers were quietly sleeping
And it seemed not a one had stirred,
Since I covered them softly over
To the farewell song of a bird.

My heart was heavy with sorrow;
No treasure had I stored,
And I had not even a flower
For the altar of the Lord.

But a faint, sweet perfume roused me,
And joy in my heart was born,
As I turned to find a snowdrop
Greeting the Easter morn.

'Twas a springtime resurrection,
And it set my heart aglow
With joy for a risen Savior,
To whom all men may go.

O joyous bells of Easter!
Ring louder yet and clear,
The resurrection of the Christ,
Till all the world shall hear.

"The Training Father Gave Me"

[The following article is taken from "*Association Men*" and is written by Hon. Woodbridge N. Ferris, Governor of Michigan, who is a member of Progressive Court No. 100 of Lansing, Michigan. He has favored THE CHARIOT with items for publication, but this one taken from "*Association Men*" is so replete with good advice and suggestions that we give it to our 500,000 readers:]

"At the age of seven years, like all healthy boys, I asked father for toys. On one occasion I said, 'I want a top.' He said, 'Make it, mother will give you a spool and here is my pocket knife. Go ahead.' I whittled for a few minutes and found the cutting difficult. I returned the knife to father, and he asked 'Where is the top?' I said, 'I do not want a top.' He replied, 'You do want a top. Make it or I shall be obliged to punish you.' I was so well acquainted with my father, that I made the top. On returning the knife, he commended me by spinning it and remarking, 'That is a fine top.' My father built better than he knew. He put lime in my spine by insisting that I make my own carts, wagons, sleds, kites, boats, windmills, etc., and that I finish every task I voluntarily began. Modern fathers and mothers have forgotten this fine art of *demanding* that their boys help themselves. The toy shop, through thoughtless fathers and mothers, has dissipated the energies of our boys and placed a premium on their inclination to helplessness.

"When I was older, I, like most boys, preferred fishing, hunting, swimming, playing ball, etc., to work. My father needed my help, consequently I worked, not because I wanted to work, but because my father demanded it. He trained me in obedience. When he said 'Come' I came; when he said 'Go,' I went; when he said 'Work,' I worked; when he said 'You can play,' I played. When I was thirteen or fourteen years of age, I suggested that I would like to leave home. He said, 'Go, if you wish, but don't you come back.' I thought of my mother and my five sisters, and I didn't go.

"My father never gave me a nickel in his life. He gave me an opportunity to earn nickels. I took delight in earning my own pin-money. Father never borrowed any of my money and forgot to pay it back. If I made a bad investment he told me not to whine, but to learn through experience. Because of this training, I never saw a day in my life when I could not get some kind of useful work to do. This home training in practical thrift has proved to be a very rich legacy and benefit to me.

"On the one-hundred-acre hill farm in southern New York, I was really adequately educated and trained for the struggles of life. Through the untiring efforts of Mother and Father, I learned the fine arts of industry, self-sacrifice, self-reliance, honesty, sobriety, economy, and an abiding loyalty to my parents and my sisters. There is no short cut in the art of making men and women out of our boys and girls. The fundementals I have enumerated are absolutely necessary in giving boys any real joy. My home training has been the key to my success. Father and Mother were my great teachers.

"It is only natural I now and ever shall preach the gospel of work, obedience and loyalty to the boys of America. There is no patriotism worth while apart from this gospel. I beg of American fathers and mothers to give their boys a chance. To the fortunate boys who *must* follow this gospel, I say, 'Godspeed.' To the boys of foolish fathers who say, 'My dear boys shall never have to climb and work as I have climbed,' God pity you. America is for workers, not for drones and parasites."

Friends of Fraternalism

We give herewith an item from an article appearing in the February issue of the *Fraternal Montor*. It is well written and is of more than passing interest to all fraternalists. It is as follows:

"Persons who live for others, who love companionship, who delight in the accomplishments of others, find much in the Fraternal benefit society. He is an exception, to a 'Cave Man,' as it were, who cares to live the life of a hermit, who finds his heart's desire in his own solitary presence. The recluse is yet to be found whose face reflects a gleam of happiness. It is believed that even he might be induced to come out of himself, if he could be made to understand the wealth of good cheer and splendid fellowship which permeates the atmosphere of Fraternalism. The miser who lives for and with his gold, too, would no doubt be convinced that life is worth while, if he should cease to worship the yellow god and get into the light of brotherhood.

"It is not straining a point to believe that even such men as these, heart-seared as they may be, would, in time, learn to sing 'Blest Be the Tie That Binds.' It is quite possible that even they would see good in the great movement which is being taken up all over the country by Fraternal societies for the benefit of the child, as well as the parent—that of child welfare.

"For a truth it is probable that more real happiness is found in genuine Fraternal association, than in any other organization ever founded by the hand of mankind."

"To put ourselves in harmony with the day, leave out of our whole scheme the thought of what anybody will say or think about us. Just start out to store up sunshine and cheerfulness and keep aloof from all the whole category of detestable conventions which are based on 'what is expected of us,' stretch out our bounderies toward the neglected and the lonely and the poor.

"To live, to work, to help and to be helped; to learn Sympathy through suffering, to learn Faith by perplexity; to reach Truth through wonder, —behold! This is what it is to prosper, this is what it is to live.—*Phillips Brooks.*

A Heart-Breaking Picture

The solemnity of the meeting was somewhat disturbed when the eloquent young theologian pictured in glowing words the selfishness of men who spent their evenings at the club, leaving their wives in loneliness at home.

"Think, my hearers," said he, "of a poor neglected wife, all alone in the great dreary house, rocking the cradle of her sleeping babe with one foot and wiping away her tears with the other."

Enemies of Fraternalism

"If there ever was a time when it behooves every Fraternalist to stand by the cause and to help to guard against both hidden and open assault, it is now. The enemies of Fraternalism are desperate because they have come to recognize that it is firmly entrenched in the minds and hearts of the people, and is growing stronger from day to day.

"That man or woman who pays assessments promptly, attends meetings, visits the sick, helps to bring in new members and in other ways performs the functions of a true Fraternalist, is not only making splendid provision for loved ones, but is also fighting the great battles of the masses.

"Let every Fraternalist bear in mind and realize as never before the grave responsibility which rests upon him, and the privilege he enjoys of fighting shoulder to shoulder for the common good."—*Lincoln Steffens, in Everybody's Magazine.*

Family Suffers From Neglect

There are thousands and tens of thousands who do not earn enough to be able to lay aside any considerable sum against the contingency of sickness, accident, and death, and these come with fearful suddenness. Not infrequently a strong man goes to his work in the morning, rejoicing in the full flush of his strength and health. Before the day is ended he may be brought home to his family injured or stricken down by disease. The frightful consequences of his neglect are not borne by him alone. They must be faced by those whom he loved perhaps more dearly than life itself.

To meet such contingencies and to make provision for them, even though it be but a limited way, is the duty of our fraternal societies. For the payment of small premiums they guarantee specific benefits upon the happening of unforeseen contingencies. Should disaster come, the family is protected—not by charity, not by the contributions of fellow workmen—no; but it is protected by the fruits of that individual's own forethought and self-denial.—*Exchange.*

Some people who tell everything they know don't have much to say.

Twentieth Century Hash

By request, we give herewith the paper as read by Sister W. E. Harris, of Oran, Missouri, before the Ben-Hur Congress held at Sikeston.

"I suppose you have heard of persons who have taken texts from almanacs. That is what I have literally done on this occasion. When I was a little girl I remember reading in an almanac a little poem on the theme or subject of 'After the roast cometh the hash.' The poem ran on at quite a length, commenting on the luscious juiciness of the well prepared roast but bewailed the inevitable hash which must follow; and then the writer turns on side lights and summed up all the best things in life in their original purity and first presentation but capped every collection of good things with the calamity howl, 'After the roast cometh the hash.' Although my childish mind enjoyed the lilt and rhythm of the jingle and I laughed at the writer's doleful wail, I was not then nor am I now in sympathy, in the least, with said writer; because I liked the hash my mother made and instead of considering hash a calamity I always watched the roast to get an idea of how much hash my mother would fix up for us, and considered the meat much improved by the addition of vegetables and as our black mammies said 'ingrejunts' cooked up with it.

"Do you know as I look out over this busy complaining world from the mountain top of my life after all the toil and struggle which led up to the meridian, I am very often reminded of that little old almanac jingle and all the conditions, aspirations and disappointments which my childish mind clustered around the ridiculous ideas presented by it. And when I consider the great similarity between our physical human nature and our moral spiritual nature—take note of all the crowding, pushing hurry of the 20th century—it occurs to me that the almanac writer wrote wiser than he knew, and today—especially in the commercial world—we hear the 'calamity howlers' bawling out, 'After the roast cometh the hash' and 'I want the roast or nothing.' So here they go pell-mell after the first choice, not considering the fact that if the roast is good, the hash will have that and many additional flavors which will certainly make it better.

"In the moral world the same spirit prevails. Speak to some one calling his attention to the beautiful spirit shown and the advantages to be gained by becoming a member of the 'Tribe of Ben-Hur' and see how quickly he will say in substance: 'Oh, "it's only hash after the roast," we used to have fraternity in its purity, then it was worth while.' And if he is not a church member, he will sing the praises of the 'grand old Masonic Lodge,' declaring that when it was the only Order *fraternity* was in full flower, but now you have the I. O. O. F., the A. O. U. W., the K. T., the K. of P., the W. O. W, the W. M. A., and so forth and so on, and 'fraternity is all gone.' Thus he insinuates that since he didn't live in time to get the original roast he won't have any of the hash.

"If the party is a church member, he will say, 'Oh, I have no patience with your fraternities and lodges, they are all designed to supplant the church and usurp the offices of the church.' When the Saviour was on earth he established and taught the only fraternity in the form of the gospel church and all these acts of brotherly love and all the spirit of fraternity rightfully belong in the churches.

"Yes, we know the blessed Master prepared a most delightful moral roast and put in a good full measure of the seasoning of brotherly love when He said, 'Love thy neighbor as thyself,' and 'All things whatsoever ye would that men should do unto you do ye even so to them.' But depraved human nature very quickly hashed up the roast with carelessness, selfishness, and greed, and in the very early days of the church we find in the sixth chapter of the Acts of the Apostles that the early Christians were troubled over the lack of benevolence shown in the churches. 'And in those days when the number of disciples was multiplied there arose a murmuring of the Grecians against the Hebrews that their *widows* were neglected.'

"Then the twelve Apostles called the multitude of the Christians together—in a consulting congress very much like ours of today—and formed an organized board of deacons to look after the benevolent department of the early church work; thus was the first real fraternal organization established, and with good old Stephen as chairman or leader the beneficiary for widows and orphans began. But not every church had so godly a man as Stephen to act as chairman of their boards of deacons, stewards and sessions, so there again arose the cry that widows and orphans all over the world were being neglected. And let me say to you, with all due reverence, that I fully believe that God himself has given us great men and women who like Stephen are filled with the Holy Ghost to serve as chairmen or leaders of our 20th century 'Ways and Means Committees' for relieving this same old accusation that the widows are being neglected.

"Of course we are all fully agreed that the Tribe of Ben-Hur is the very best organization ever instituted—not only for the purpose of ministering to the needs of the widows and orphans, but at the same time for fostering and propagating the true spirit of fraternity.

"Now I want to give or try to give out a word of encouragement to our field workers and organizers. When you have the old over-worked theory flung in your face that pure unmixed fraternity is no more, just assure them that we have received a great big juicy chunk from the original roast of Fraternity and that we are spicing it up with a big dash of each, Truth, Honor, and Benevolence, and if they only give it a trial they will find it even a much better brand than their mother fixed up when she sent them in their early childhood with a basket of food from the home table or perhaps some outgrown clothes over to a neighboring widow with her needy children around her. Because it is the same old roast of brotherly love and benevolence enriched and improved by the very best 20th century economics."

While you are insurable is the time to take membership in Ben-Hur.

UNDER THE PALMS

NEWS FROM THE COURTS

Indiana

Fort Wayne, Ind.—Rousing welcome to members of No. 96. One of the most enthusiastic meetings and certainly the most successful in point of attendance for a long time was the meeting designed primarily to pay respects to the memory of former Court No. 96 and to its members who have during the past month been transferred into No. 15. No one can possibly deny that all which was intended of this meeting was carried out to the fullest degree.

March 8th was the date. Surely an appropriate opening for the lively meeting which followed was the initiation of fourteen candidates. Then the Chief of former Court No. 96, Brother W. S. Parry, surrendered the charter of that Court to our Supreme Chief, Brother R. H. Gerard, who, in turn, declared the merger strictly legal and in conformity with the Laws, and spoke hopefully for the future of Ben-Hur in Fort Wayne, and of the added efficiency which would be created by the uniting of two such large and loyal memberships, pointing out the fact that the Tribe of Ben-Hur, being an Indiana Institution, should, naturally, look to Indiana for the largest Court in the entire Supreme Jurisdiction, and that, in his judgment, the logical place for such a Court was in the fair City of Fort Wayne, and that with a little more effort on the part of the loyal members of the now united Court, this could be brought about.

Brother P. O. Bowers, State Manager for Indiana, who with Brother Gerard came to Fort Wayne especially for this meeting, delivered an address chiefly in regard to the coming Spectacular.

Following this excellent meeting, a surprise was experienced by all when the banquet room was thrown open and a sumptuous outlay of good things was disclosed. The feast was especially noteworthy, not merely because of the appetizing menu provided, which included a wide range from chicken to ice cream; but for the fact that almost 300 were fed. A goodly number of visitors were present from Huntington, Decatur, Kendallville, and Garrett. Every part of the evening's program was carried out with dignity and smoothness, and the meeting is one to be pointed out as a very model of careful preparation and close attention to details.

A special membership campaign is being conducted under the direction of Brother M. J. Clear, which is arousing much interest among the members. The prizes being offered by Brother Clear are well worth the efforts of the members, and a promise of the grand spectacular initiation of all candidates is made for the last week in April. This Spectacular will be under the direction of Brother W. N. Steele, Supreme Instructor, and some out of town talent from neighboring Courts will probably be used to make the occasion as successful as possible.

Our members are, also, looking forward to the Northern Indiana Fraternal Congress, which will be held this year, in Kendallvillle, Indiana, beginning May 3. Ben-Hur is certainly alive in this section of the country, and the utmost harmony and good feeling prevails.

Reporter.

Huntington, Ind.—During the winter Huntington Court No. 68 had a contest for new members. We chose sides, using the "pink" and "blue" application cards. The arrangements were for the losing side to banquet the winners. Tuesday evening, March 7, was the evening set for the banquet.

Although the evening was a stormy one we had a good attendance, initiated a class of candidates, and had with us our Supreme Chief, Dr. R. H. Gerard, and State Manager P. O. Bowers, of Crawfordsville, and our Deputy, M. J. Clear, of Fort Wayne.

This was Dr Gerard's first visit to our Court but we trust he will come again soon. With the informal program of speeches, vocal, and instrumental music, and the "big banquet" the evening passed only too rapidly.

Reporter.

Verne, Ind.—Thursday, March 2, Verne Court No. 363 was instituted with fifty-two Beneficial members, which were procured in about forty days by District Manager W. A. Irvin. Verne Court is situated five miles east of Vincennes on R. F. D. No. 3, in a most lovely neighborhood, the members are the best and most delightful people that can be found anywhere. The hall is over the country store owned by Mr. Noah Gilmore, and is a very commodious place for meeting. Our officers can't be beaten, as on the second meeting most of them had their parts committed. Since our institution we have purchased a piano and organized a minstrel troop, which has given one play to a crowded house, and within two or three weeks will have played at four other places, which can scarcely wait until their time comes. Our Court is still growing and our Degree Team conferred the work with great credit to themselves and to the great pleasure of all present. After the work refreshments were served and we enjoyed games, music, etc., until a late hour. REPORTER.

ARGOS, IND.—Hawthorne Court No. 95 was the scene of unusual activity on Saturday evening, March 18, at which time a special team from Ben-Hur Court No. 15, of Fort Wayne, exemplified the degree work to a class of forty-one candidates. As expressed by several visiting members, this work was the best they had ever witnessed and proved to all, the possibilities of the "Ben-Hur" ritual and the true reason why very careful attention should be given to the selection of members for these teams, for when properly given this ritualistic work gets a gripping interest on the candidates and makes them eager for a part in the work and therefore active members of the Court.

After the initiation Brother P. O. Bowers, State Manager, took charge of the meeting, and new officers were elected and installed.

Under the "Good of the Order" our new Chief, Brother Carl Anderson, called on Brother Bowers, who in a few well chosen words expressed his satisfaction over the prospects of our Court and gave us the true reason why we became members of the Tribe of Ben-Hur and why we should insist on our friends joining.

Brother Jos. A. Treadwell, Special Representative, of Crawfordsville, and Brother M. J. Clear, Scribe of Ben-Hur Court No. 15, made short talks which were of interest to the members.

There being no further business we adjourned to the banquet room, where we found the table fairly groaning under the load of good things piled high upon it.

The real treat of the evening was the very fine five course chicken dinner prepared for the visitors at the Argos Hotel.

Brother A. H. Reading, our local deputy, was very active during the evening, and tried in every way possible to make everybody feel at home, and we are very glad indeed to have a man of his high type of manhood working in the interests of this Court.

REPORTER.

EVANSVILLE, IND.—The combined Courts of Evansville acted as hosts to a delegation of our Brothers and Sisters from Boonville Court on March 3, and never were we more pleased than on that evening. When we extended the invitation to Boonville Court and their Degree team we knew we would see the work given in a very creditable manner for we had often heard of their work, but they surpassed our expectations. In our opinion they can't be beat.

Not the least among the pleasures of the evening was the chance to greet our old friend, Brother Bowers, our State Manager, and Brother Denman, our District Manager. Brother Bowers has been with us on many occasions and his friends are legion in Evansville. When he steps into our Court room every face immediately lights up with a smile of welcome and all seem to wish to shake hands at the same time. We have had the pleasure of meeting Brother Denman on two or three former occasions and he increases his circle of friends each time. Boonville is to be congratulated upon having so capable a manager.

I must not forget that our visitors were welcomed by our own District Manager, and all we Evansville members believe he cannot be equalled. Brother Z. L. Wolfe has been with us fifteen years, and it is our hope he will be with us forever.

Brother Wolfe welcomed our visitors and introduced Brothers Bowers and Denman, and in looking over the minutes I find that he was followed by seventeen speakers without the members tiring of the speeches. This speaks well for both the length of the speeches and the messages contained in them. The business session was followed by lunch and dancing and everyone enjoyed the evening very greatly. About three hundred were present. Among the visitors were noted some from Griffin, Lynnville, Tennyson, and Howell, as well as a carload from Boonvile. Boonville night will long be remembered by Ben-Hur members in Evansville. SCRIBE.

SHELBYVILLE, IND. — About one hundred members and friends of Ben-Hur enjoyed the big St. Patrick social at the Ben-Hur hall Thursday night, March 16, following the regular meeting of the Court.

The first number of the program for the evening was a dialogue entitled "Josiah's Secret," presented by Mr. and Mrs. Ward McKenney. It was given in three acts, and "Samantha" succeeded in completely converting "Josiah" in his attitude toward womankind.

Mrs. Chase Greenlee, formerly Miss Clara Wright, captured the house with a reading in dialect of colored folks, "Encouragement." Mrs. Greenlee displayed splendid ability, of which her hearers evidenced their appreciation by insisting upon an encore. She responded with "When Pa's Sick."

Mrs. L. E. Webb concluded this part of the entertainment with a particularly appropriate vocal number, rendered in the able manner for which she is well known.

The parade and sale of old maids proved a big mirth-provoking feature. Five of the handsome young ladies were sold from the auction block, some of them going very cheaply, and one bringing a fabulous sum. The "girls" were attired in costumes typical of the different pre-historic ages in which they were reared. The names of the maids, their ages, and the prices they brought, follows: Drucilla Wiggins, 63, 25 cents; Patience Pettigrew, 49, $6.00; Ellen Marie Jenkins, 91, $1.45; Samantha Doolittle, 77, $150; Jemima Fessenbeck, 51, $1,000,000. Stephen Michelsen and Tom Kenton were auctioneers.

The lunch which the committee served consisted of sandwiches, pickles, and coffee. A social hour followed. CORRESPONDENT.

Arkansas

PARAGOULD, ARK.—Thursday, February 3, at 8 p. m., the members of Egyptian Court No. 4 and their friends, almost four hundred, assembled at the Grand Theater, where Brother Harry D. Michael, Supreme Lecturer, was introduced by Lawyer S. R. Simpson, and proceeded to give his illustrated lecture, after which the members invited their guests and friends to go to their hall, where they served refreshments and spent a few hours in a social way. We had as our honored guests Brothers A. S. Bradshaw, State Manager, and Harry V. Petty, District Manager.

The lecture was very impressive and was enjoyed by all present. It is believed that Brother Michael's visit to our city will be the means of our Court gaining many new members and we hope he will honor us with another visit soon.

Thursday, February 10, Egyptian Court No. 4 met in regular session with a large attendance, there were ten applications read at this meeting, the members pledged themselves to try and make this a record breaking year for Ben-Hur in Paragould.

A MEMBER.

ARGENTA, ARK.—Monday night, March 6, Argenta Court No. 71 was entertained at Roberts Hall with an interesting program of vocal and instrumental music, most of which was furnished by children. The program was given after a business session, during which several petitions for membership were received. J. A. Weas was elected Chief of the local Court. Plans for the St. Patrick's Day entertainment to be given at Roberts Hall March 17, by the Court, were made, and a committee appointed.

After the program a dance was given and refreshments served. REPORTER.

Colorado

FORT MORGAN, COLO.—Columbus Court No. 13 is moving towards the Honor Roll in a business-like way and is working hard to help bring Colorado to the front. We have visitors' night two nights each month when members can bring their friends and enjoy a social hour after Court closes, and that brings in new applications.

The Court now has a five-piece orchestra, all members, which furnishes the highest class of music for the entertainments which are attended by large crowds of old and young merry makers. REPORTER.

Missouri

ST. LOUIS, MO.—Missouri Court No. 27 celebrated their Fifteenth Anniversary, Monday evening, February 21. The officers being installed on the same evening. There were several visitors present and a delicious lunch was served. *Sister Schmidt was there with plenty of our favorite pie.*

Crescent City Court No. 43 gave a George Washington party, February 22. The hall was beautifully decorated for the occasion and every one present was presented with a small American flag and hatchet. Refreshments were served and there was plenty of music and dancing. We hope to reap some material benefit from this meeting.

Benton Court had a social meeting for members only Friday, March 10, which was well attended. An abundance of refreshments were served, and all the members were very much enthused and promised to try and help the deputy arouse things here.

REPORTER.

New York

BUFFALO, N. Y.—We note with pleasure that the consolidation of the two Courts at Fort Wayne, Nos. 15 and 96, will put them in a position to compete with and furnish opposition for us in the annual Prize Banner race. Through the loyal work of its members and officers, Star of Bethlehem Court No. 37 has had an easy time keeping at the head of the list, gaining members at will but never through membership campaigns or contests of that sort.

Ben-Hur Court No. 15 has sent a warning mainly for the benefit of Star of Bethlehem Court No. 37, and our Court sends back a warning or challenge in other words that for every member the consolidated Courts enlist we will secure on an average of one and one-half, or 750 to their 500.

The policy of the new officers has proved a winning one, and the members are turning out in numbers that greatly exceed the attendance for some years back.

On March 2, a committee of "Fathers" (?) had charge of the entertaining. To merely say it was a success is speaking entirely too lightly of it, it was a howling success. It was in the form of a minstrel show with the participants dressed as "Gold Dust Twins," and the two end men were dressed in purple frock coats and white trousers. The audience was in uproars at the entrance of the troupe and it still remains a mystery to the minstrels whether their dress or their physical appearance caused the commotion. The entertainment was of high class talent, Stengel and Knight, banjo and guitar selections; Allie King, zither and vocal selections; McGowan Brothers, Irish comedians; intermingled with the colored boys' jokes, made the affair the howling success it was.

Thursday evening the Drill Girls have their hand at entertaining the members, and they sure will have to go some to beat the "Fathers Night."

The Drill Team which was reorganized this year is working like beavers for an Exhibition Drill and Dance to be held on March 23, the proceeds of this affair are to be used to buy suits for the team. CORRESPONDENT.

Iowa

CEDAR RAPIDS, IOWA.—On the evening of February 21, Cedar Rapids Court No. 65, gave its eleventh annual banquet, under the direction of the Lady Members, and it was a decided success. About 150 members were present. State Manager, Brother W. B. McGinnis, of Waterloo, was with us, and gave one of his very interesting and instructive talks, which we all enjoyed. Near the close of the meeting he presented our Past Chief, Brother J. W. Johnston, with a solid gold seven-pointed star pin, also a Ben-Hur ring, accompanied with an appropriate speech. Our Court is in a good and prosperous condition. We initiate once each month, and our Chief, Brother Gordon, is doing all he can for the good of the Order. We hope to do a good business this spring. The outlook is good.

COURT REPORTER.

Louisiana

BOGALUSA, LA.—Thursday evening, February 24, Bogalusa Court No. 30 was honored by having as our guest our Supreme Chief, Dr. R. H. Gerard, of Crawfordsville, Indiana, and State Manager Brother F. X. Meyers, of Lafayette, La. We had a large attendance at the meeting and the ladies had prepared plenty of good things to eat for which they are entitled to credit. A class of candidates was initiated and some new applications received.

Brother Meyers addressed the audience on the Good of the Order and concluded his remarks by introducing the speaker of the evening, Supreme Chief Dr. R. H. Gerard, who in his very eloquent and impressive manner told the members of the progress of the Tribe of Ben-Hur in Louisiana, and urged them to help make 1916 the most prosperous year in the history of the Society, which they have all promised to do, we expect to put Bogalusa Court on the Roll of Honor in the near future. C. E. LINGO.

MORGAN CITY, LA.—Friday, February 25, St. Mary Court No. 34, had as honored guests our Supreme Chief, Dr. R. H. Gerard, of Crawfordsville, Ind., and State Manager, Brother F. X. Meyers, of Lafayette, La. They were met at the depot by a committee of three, composed of Doctor J. C. Berwick, local Medical Examiner; Chief Thomas F. Gorman, and District Manager Fred Mensman, of Patterson, La. The party were given an auto ride over the city, after which they were taken to the Hotel Costello for supper, after which the Supreme Chief and State Manager were met at the hall by an enthusiastic lot of members. The hall had been most beautifully decorated by the lady members for the occasion.

Chief Gorman called the meeting to order and explained the cause of this meeting. Our Supreme Chief was the first speaker of the evening, and he explained to the members his mission through Louisiana, and how pleased he was with the Court and the attendance of its members. His talk was more than pleasing to the members. State Manager F. X. Meyers was the next speaker, his talk was short but interesting. MEMBER.

PATTERSON, LA.—Evangeline Court No. 10 was honored by a visit from Supreme Chief Dr. R. H. Gerard and wife, and his mother; State Manager F. X. Meyers, and his wife; Assistant State Manager Frank W. Meyers, and Miss Rosina Simmino.

The party arrived at Patterson, La., Monday evening, February the 28, and were taken to the Bernauer Hotel, where arrangements had been made for them. The weather being somewhat unfavorable, the party were unable to venture out for sight-seeing.

The Court meeting was called to order by Chief I. G. Higgins, at 8 p. m. Chief Higgins introduced our Supreme Chief to the members of the Court, after which our Supreme Chief made a very fine talk. His talk was followed by our State Manager F. X. Meyers, and other members made short talks on the Good of the Order. The Supreme Chief and his party having to leave on train No. 11 for Lafayette, La., and the hour getting late, Chief Higgins informed the members that refreshments were in waiting down stairs in the main hall, and the members retired to the main hall for refreshments. The hall was beautifully decorated with ferns, flowers, and the colors of the Order; the display looked most inviting to all. The members of Evangeline Court No. 10, Patterson, La., hope to have the pleasure of entertaining the Supreme Chief and his party on his next trip to Louisiana. REPORTER.

FRANKLIN, LA.—Tuesday, February 29, Supreme Chief Dr. R. H. Gerard, accompanied by his wife and mother, Mrs. D. W. Gerard, of Crawfordsville, Ind., and State Manager F. X. Meyers and wife, of Lafayette, La., visited Teche Court No. 31. The party were met at the depot in autos by Mr. W. H. Kramer, clerk of the Court of the parish of St. Mary, and District Manager Fred Mensman, of Patterson, La., and were driven to the home of Mr. W. H. Kramer, where Mrs. Kramer received them.

After a few minutes' rest Mr. Kramer informed the party that he had made arrangements for an auto ride over the Parish roads to have the Supreme Chief and party see the beautiful country sights. The trip was made to Centreville, then back to the old historic Oaklawn home upon the beautiful Teche river. The trip to this old mansion was a grand treat to the visitors. Returning to Mr. Kramer's home, an elegant supper had been prepared, after which the party then proceeded to the hall, where one of the most interesting and enthusiastic meetings was held by Teche Court No. 31. The entire membership was present. Past Chief W. H. Kramer introduced Supreme Chief R. H. Gerard to the members, after which the Supreme Chief delivered a very interesting address along the lines of Ben-Hur. His talk was followed by Past Chief W. H. Kramer, then by our State Manager F. X. Meyers. After which refreshments were served. The members have all promised to help increase the membership, and this Court will soon rank with the other Courts in this section. We hope to be honored with a visit by the Supreme Chief and his party again soon.

REPORTER.

Ohio

SPRINGFIELD, OHIO.—One hundred members of Springfield Court No. 31 enjoyed a novel entertainment in their hall in North Limestone Street Tuesday evening, February 22. The guests assembled at 7:30 o'clock and listened to a delightful cabaret entertainment until nine o'clock. The rooms were then cleared and the remainder of the evening devoted to dancing.

During the cabaret entertainment, which was given by the Haviland Mandolin Orchestra, refreshments of punch and fancy cakes designed in keeping with the observance of Washington's birthday were served. The committee in charge of the entertainment was composed of Brothers J. Hartman, F. P. Smith, William Marshall, Harry Groll, and Miss Elizabeth Hodge. The event was given principally in honor of a large number of new members recently admitted into the Order, and plans are now being formulated for a membership campaign to be inaugurated in the near future. CORRESPONDENT.

YOUNGSTOWN, OHIO.—Aldebaran Court No. 14 held a very interesting meeting Thursday evening, March 16, when the team from Athenian Court No. 80, of Warren, Ohio, came to our city to confer the degree work upon a class of sixteen candidates. This was done most effectively in gorgeous costume in grand opera style that would make our Supreme Officers justly proud of Athenian Court. Lack of space will not permit comment on each individual of the team, of which there were eighteen in number, but special mention should be made of Brothers Bert Dunlap, who represented Arrius, and Brother John Phflue, who took the part of Ben-Hur. To fully appreciate the work of these two Brothers one should have been here and seen them. Both are gifted with dramatic ability and are thoroughly conversant with the characters they represent, each one having a fine conception of his respective part.

Continued on Page Six.

The Chariot

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THE SUPREME TRIBE OF BEN-HUR
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APRIL, 1916

Sweet April! many a thought
Is wedded unto thee, as hearts are wed,
Nor shall they fail, till, to its autumn brought,
Life's golden fruit is shed.

Put kindness into your daily living. Think how you would desire to be treated and then do likewise to others.

A man's true wealth is the good he does in this world. When he dies mortals will ask what property he left behind him; but angels will ask him, What good deeds hast thou sent before thee?

"A farm house that has been insured right along for thirty years," says a farm weekly, "has never burned, but during that time seven people have died in the house. And yet some people who insure their houses do not insure their lives."

The Chariot is in receipt of resolutions from Bluff City Court No. 6, of Hannibal, Missouri, upon the death of Brother S. A. Birch, but regret limited space will not permit the publication in full. We join with the members of the Court in extending sympathies to the bereaved ones.

Fraternity means much more than just the payment of death claims in cold cash. It means taking care of the sick, relieving the suffering, comforting the sorrowing, and lending a helping hand to the needy. The payment of claims is a very important and essential feature, but the others are equally important.—*Fraternal Index.*

Fraternalism has consoled, comforted, relieved thousands. It is grandly doing that work today, and will be engaged in it for years to come. It may at times have its enemies, but they cannot prevail against it. Its spirit of helpfulness is too deeply rooted ever to be destroyed. Life insurance in its simplest form is easily comprehended; it is based upon certain well established principles.

The front page illustration in this issue of The Chariot gives the Drill Team and Degree Staff of River Rouge Court No. 153 of River Rouge, Michigan. This Court was organized January 3, 1916, by Brother W. H. Deamud. The members are all enthusiastic, the membership being made up generally of young people, which gives assurance that the meetings of the Court will always be interesting and the success of the Court assured.

Brother Ralph W. Steele, who has been connected with the Auditing Department in the Supreme Office for several years, has received a well deserved promotion, and takes charge as State Manager of the State of Oregon. He is now in his new field gathering data and making plans for the inauguration of a systematic and aggressive campaign. By June he expects to have sufficient information and will return to the Supreme Office and complete arrangements for the advancement of the work in Oregon. He will then move his family to Oregon and make that his future home, but has not yet fully determined in what city he will permanently locate.

During the year 1915 the Supreme Tribe of Ben-Hur paid to beneficiaries of deceased members and to the living members for Disability and Old Age Benefits, as will be noted in the report of the Auditing Committee, the total sum of $1,249,730.73, or a little less than one and a quarter million dollars. What a splendid and practical work of helpfulness our Society is doing.

A man that's clean inside and outside; who neither looks up to the rich nor down on the poor; who can lose without squealing, and who can win without bragging; considerate to women, children, and old people; who is too brave to lie, too generous to cheat, and too sensible to loaf, and who takes his share of the world's goods and lets other people have theirs, comes very near being a true gentleman.—*Ex.*

The coming Session of the Supreme Tribe of Ben-Hur, commencing June 6, 1916, will be a most important one and much interest is being manifested by our members everywhere in the selection of Supreme Representatives. We hope to give in the next issue of The Chariot an outline of the program for the Supreme Meeting, and it will be held in the beautiful and newly furnished hall of Simonides Court No. 1 and Balthasar Court No. 9.

Important Report

The report of the Auditing Committee given in this issue of The Chariot contains vital information regarding our Society and is of special interest to the members of Class A. From this report they have definite information of the exact condition of their certificates and the wisdom of the Supreme Tribe in establishing Class B at their Session in 1908 has been vindicated. If the establishment of Class B had not been made at that meeting, the condition of each and every member in the Society at this time would be similar to that of the members of Class A as shown in the report.

Relief to Fire Sufferers

The following telegram was sent to J. V. Swearingen, District Manager, now in charge of the work for Ben-Hur at Nashville, Tenn.:

"Have Chief Williams call special meeting to appoint relief committee. Am wiring fifty dollars for relief of members unable to make March payments by reason of the fire."

"R. H. Gerard,
Supreme Chief."

A meeting was immediately called and J. L. Williams, Chief of Jere Baxter Court No. 12, appointed John C. Quinn, James Wells, J. T. Johnson, Mrs. Eva Rich, and Mrs. Fannie Blu as a relief committee with power to investigate and act promptly, if necessary, and pay any assessments coming due in March, where the member has been financially embarrassed by the fire, which has devastated the residential district of Nashville, and rendered homeless so many families.

There are two good rules which ought to be written on every heart. Never believe anything bad about anybody unless you positively know it is true; never tell even that, unless you feel that it is absolutely necessary, and that God is listening while you tell it.—*Henry Van Dyke.*

New Ben-Hur Hall

Simonides Court No. 1 and Balthasar Court No. 9 of Crawfordsville, Indiana, had a public reception upon the occasion of the dedication of the new Ben-Hur Hall, Wednesday, March 15, which they have just fitted up in Pythian Castle. They occupy the entire upper floor, which contains ladies' and gentlemen's parlors, banquet hall, kitchen and property rooms, with a beautiful Court Room and balcony. Additional seating has been provided, that of the main Court Room floor being in leather to match the seating used in their former hall. The balcony is equipped with opera chairs and the accoustic properties of the hall have been made almost perfect.

The new quarters are modern in every respect and will prove most convenient for Court Meetings. The sessions of the Supreme Tribe will be held in this beautiful hall at the coming session in June.

The Honor Roll

A number of Courts are out for the coveted honor which has long been held by Star of Bethlehem Court No. 37 of Buffalo, New York, as the largest Court in the Supreme Jurisdiction. The February report showed Court No. 37 to have 1578 beneficial members in good standing. Ben-Hur Court No. 15, Fort Wayne, Indiana, on account of the merger lately effected with No. 96, has now a combined membership of 1260, and a campaign is on for new members, indicating that they will soon pass the fifteen-hundred mark.

The Courts of Louisville, Kentucky, are talking very strongly of merging their memberships, and according to the February report, a merger at that time would have resulted in a membership of 1588. There are other cities which are talking consolidation, such as Evansville, Indiana, Chicago and Decatur, Illinois, which bids fair to make the race an interesting one.

Important to Scribes

The official ballot containing the names of Supreme Representatives who have been duly nominated, in accordance with the General Laws, has been mailed to the Scribe of each and every Court, but if for some reason the mail has miscarried and has not been received, such Scribe should write immediately to the Supreme Scribe and request that a duplicate ballot and blank be forwarded.

The provision of the General Laws regulating the election of Supreme Representatives provides, *"That the election shall not be made before April 1, nor later than April 25, and the vote of the Court must be reported upon the blank furnished by the Supreme Tribe, bearing the seal of the Court and the signature of both Chief and Scribe. This must be received by the Supreme Scribe not later than May 1, 1916."*

This is very important, as the vote of the Court written on a letter, or sent with other reports, and not made upon the official blank furnished by the Supreme Tribe and received at Supreme Office on or before May 1, 1916, cannot be counted.

Tennessee Members

Memphis, Tenn., March 19, 1916.

Dear Members:

Following action taken at Chattanooga last year, the State Meeting and Annual Ben-Hur Vacation Party and Camping Trip will be held on Lookout Mountain, near Chattanooga, during August, 1916. We are promised and expect to have at least two hundred in attendance. The Supreme Chief, his wife, and mother; the Supreme Instructor and wife; Supreme Organizer and wife; and others of the Home Office have promised to be with us and remain the entire time. Camp will be pitched on the mountain. Electric lights, telephone, etc., will be installed. A good floor will be put down for dancing. This will be under cover of tent, and in which our meetings will be held.

It is the intention to go to the mountain and remain, so far as the meetings, entertainments, etc., are concerned. We expect to avoid the hot tiresome trips to the city. Of course, members will be free to make trips of their own accord. National Cemetery, Missionary Ridge, the Battle Fields, Chickamauga Park, Fort Oglethorpe, and other points of interest will be visited while on the trip. Each Court will send one or more delegates. Individual members will have the usual opportunity of attending the meetings, and enjoying the camp and vacation with *all expenses paid,* as outlined below; the intention being to reward our faithful workers and to acknowledge our indebtedness to them.

Each member, giving us at least Twenty Thousand Dollars of new business, during the period April 1st to August 1st, 1916—subject to terms below—may attend with *all camp and railroad expenses paid to and from the meeting.* Those failing to secure the required amount, but who do give us at least *Ten* Thousand Dollars of new business, during the period, may attend with all expenses paid excepting railroad fare. (To count in this contest, new members secured must be in good standing on the August report of your Court. The object of this is to guard in every way possible the class of business secured.)

Your Deputy or District Manager will give you any additional information, and aid you in every way possible. Remember if you give the Deputy the prospect and he secures the business, it will count the same as if you secured the business without the aid of anyone. See your friends and prospects and *get busy now.* Do not delay starting and expect to wind up in a blaze of glory. *Do it now.* You know something might happen and you would fail to land a winner if you wait too long in the starting. Get it and win—*now*—and then aid some other worthy member to win the trip.

Remember, Knoxville , Tennessee, now holds the National Prize Banner and we expect to hold it in this state (somewhere) at the close of this year. Help your Court in the contest and at the same time earn this trip to Lookout Mountain for yourself.

With best wishes for your success, thanking each of you for your assistance and friendship of the past, and expecting to see you on *Grand Old Lookout Mountain,* I remain.

Fraternally yours in T. B. H.,
A. L. Saulmon, State Manager.

While you are insurable is the time to take membership in Ben-Hur.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 7th day of February, 15, 1916.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1578**
2	Palestine No. 2, Olean, N. Y.	395
3	Edw. Lauterbach, 84, New York, N. Y.	392
4	Genessee Valley, 18, Rochester N.Y.	255
5	Jefferson No. 24 Watertown, N. Y.	206
6	Olean, No. 43, Olean, N. Y.	131
7	Electric City, No.75, Schenectady, N.Y.	128
8	Ithmar No. 1, Auburn, N. Y.,	121
9	Arrius, No. 9, Geneva, N. Y.	117

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1260
2	Balthasar No. 9, Crawfordsville, Ind.	969
3	Crescent City No. 122, Evansville, Ind.	764
4	Simonides No. 1, Crawfordsville, Ind.	742
5	Esther No. 4, Terre Haute, Ind.	615
6	Marion No. 48, Marion, Ind.	547
7	Princeton No. 43, Princeton, Ind.	404
8	Malluch No. 45, Vincennes, Ind.	385
9	Washington, 169, Washington, Ind.	356
10	Vigo No. 126, Terre Haute, Ind.	355
11	Wabash No. 23, Wabash, Ind.	336
12	Huntington No. 68, Huntington, Ind.	334
13	Unity Court No. 350, Indianapolis, Ind	322
14	Beech Tree No. 211, South Bend, Ind.	319
15	Star No. 277, Indianapolis, Ind.	298
16	Vanderburgh No. 127, Evansville, Ind	292
17	Logansport No. 233, Logansport, Ind.	286
18	Aldebaran No. 16, Peru, Ind.,	283
19	Orontes No. 77, Shelbyville, Ind	282
20	South Bend, No. 41, South Bend, Ind	269
21	Kendallville No. 20, Kendallville Ind.	267
22	Elkhart No. 72, Elkhart, Ind.	264
23	Kokomo No. 33, Kokomo, Ind	259
24	Evening Star, No. 231, Evansville, Ind.	243
25	Columbia City 92, Columbia City, Ind.	238
26	Queen City, No. 153, Marion, Ind.	237
27	Oolitic, No. 54, Bedford, Ind.	234
28	Isis No. 32, Anderson, Ind.	230
29	Germania No. 165, Evansville, Ind.	223
30	Chariot No. 38, Lafayette, Ind.	221
31	Antioch No. 12, Garret, Ind.	217
32	Maple City No. 125, LaPorte, Ind.	216
33	Boonville No. 59, Boonville, Ind.	201
34	Richmond, No. 42, Richmond Ind.	200
35	Decatur No. 156, Decatur, Ind.	195
36	Rigel No. 86, Michigan City, Ind.	195
37	Vincennes No. 243, Vincennes, Ind.	188
38	Corydon, No. 184, Corydon, Ind	187
39	Bismarck No. 134, Terre Haute, Ind.	175
40	Greencastle No. 102, Greencastle, Ind.	169
41	Harmony No. 304, Logansport, Ind.	168
42	Evansville No. 10, Evansville, Ind.	162
43	Posey No 105, Mt. Vernon, Ind.	149
44	Sandborn No. 67, Sandborn, Ind	138
45	Owensville, No. 104, Owensville, Ind.	135
46	Jewel No. 334, Michigan City, Ind.	130
47	French Lick No. 200, French Lick, Ind.	128
48	Tennyson No. 203, Tennyson, Ind.	126
49	Hartford City, 36, Hartford City, Ind.	123
50	Frankfort No. 2, Frankfort, Ind.	120
51	Progressive No. 166, Hammond, Ind.	113
52	Freelandville No. 91, Freelandville, Ind.	112
53	Bluffton, No. 7, Bluffton, Ind.	107
54	Grandview, No. 150, Grandview, Ind.	106
55	Faith Court No. 316, Evansville, Ind.	103
56	Antares Court No. 39, Tipton, Ind.,	101

Kentucky

1	Kentucky No. 11, Louisville, Ky.	1005
2	Jehovah No. 4, Louisville, Ky.	422
3	Ludlow No. 9, Ludlow, Ky.	316
4	Henderson No. 3, Henderson, Ky.	261
5	Covington No. 2, Covington, Ky	193
6	Newport No. 1, Newport, Ky.	175
7	Ilderim No. 14, Louisville, Ky	161
8	Mizpah No. 8, Bellevue, Ky.	117

Ohio

1	Portsmouth No. 109, Portsmouth. O.	969
2	Ilderim, No. 1, Dayton, O.	625
3	Forest City No. 15, Cleveland, O.	529
4	Esther No. 4, Hamilton, O.	434
5	Crockery City No. 111. E. Liv'r'l, O.	371
6	Washington No. 43, Toledo, O.	339
7	Canton No. 57, Canton, O.	311
8	Lincoln No. 23, Lima, O.	304
9	Ben-Hur No. 7, Findlay, O.	294
10	Lew Wallace No. 189, Dayton, O.	286
11	Springfield No. 31, Springfield, O.	277
12	Toledo No. 34, Toledo, O.	247
13	Balthasar No. 3, Cincinnati, O	235
14	Aldebaran No. 14, Youngstown, O.	202
15	Mars No. 151, Cincinnati, O.	192
16	Lincoln Heights No. 112, Cleveland	182
17	Butler No. 99, Hamilton, O.	177
18	Eros No. 5, Mt. Vernon. O.	166
19	Ithamar No. 8, Marion, O.	162
20	Bellefontaine No. 12, Bellefontaine, O.	161
21	Alpha No. 51, Newark, O.	157
22	Liberty No. 70, Cumminsville, O.	148
23	Sidney, No. 19, Sidney, O.	127
24	Star of Valley No. 113, Wellsville, O.	119
25	Cincinnati No. 56, Cincinnati, O.	113
26	Victory No. 176, Cincinnati, O.	109
27	Putnam, No. 62, Columbus Grove, O.	109
28	Riverside No. 49, Shelby, O.	103
29	Iris, No. 20, Tippecanoe City, O.	102

Illinois

1	Triumph No. 17, Decatur, Ill.	703
2	Ithamar No. 1, Danville, Ill.	545
3	Caledonia No. 59, Urbana, Ill.	455
4	Valhalla No. 63, Chicago, Ill.	364
5	E. St. Louis No. 136, E. St. Louis, Ill.	343
6	Mira No. 97, Mt. Carmel, Ill.	298
7	Friendship No. 61, Chicago, Ill.	287
8	Balthasar No. 2, Champaign, Ill.,	284
9	Damascus No. 41, Springfield, Ill.	277
10	Galesburg No. 50, Galesburg, Ill	266
11	Lawrenceville, 86, Lawrenceville, Ill.	248
12	Castalia, No. 154, Joliet, Ill.	245
13	Olney No. 12, Olney, Ill.	226
14	Fox River No. 508, Aurora, Ill.	224
15	Metropolis No. 181, Metropolis, Ill.	224
16	Miriam No. 11, Kensington, Ill.	219
17	Granite No. 144, Granite City, Ill.	217
18	Danville No. 474, Danville, Ill.	214
19	Waukegan No. 76, Waukegan, Ill.	208
20	Harrisburg No. 116, Harrisburg, Ill.	203
21	J. C. Hale No. 149, Mattoon, Ill.	203
22	Guiding Star No. 271, Springfield, Ill.,	194
23	Grayville No. 28, Grayville, Ill.	184
24	Pullman No, 42, Pullman, Ill	184
25	Mizpah No. 7, Rockford, Ill.	182
26	Mt. Vernon No. 115, Mt. Vernon, Ill	178
27	Melchior No. 27, Charleston, Ill	175
28	Linne No. 262, Rockford, Ill.	159
29	Garfield No. 64, Chicago, Ill	159
30	Auburn No. 49, Auburn Park, Ill.	156
31	Egyptian No. 56, Carmi, Ill.	144
32	Paris No. 4, Paris, Ill.	142
33	Kankakee No. 91, Kankakee, Ill.	140
34	Litchfield No. 169, Litchfield, Ill.	140
35	Superior No. 372, South Chicago, Ill.	139
36	Chicago No. 15, Chicago, Ill.	139
37	St. Clair No. 250, E. St. Louis, Ill.	138
38	West Salem No. 31, W. Salem, Ill.	138
39	Voduany No. 333, Chicago, Ill	138
40	Columbia No. 74, Chicago, Ill.	134
41	Fairfield No. 101 Fairfield, Ill.	133
42	Chicago No. 66, South Chicago Ill.	128
43	Kewanee No. 258, Kewanee, Ill.	126
44	Robinson No. 48, Robinson, Ill.	126
45	Cairo No. 171, Cairo, Ill.	123
46	Decatur No. 243, Decatur, Ill.	118
47	Effingham No. 36, Effingham, Ill	112
48	St. Joseph No. 3, St. Joseph, Ill.	107
49	K. J. Poniatowski, No. 240, Chicago. Ill.	106
50	Germania No. 82, Chicago, Ill.	105
51	Mt. Carmel No. 453, Mt. Carmel, Ill.	103
52	Madison No. 200, Madison, Ill.	103
53	Vlastimel, No. 186 Chicago Ill.,	102
54	Cesky Vlastence, 102, Chicago, Ill.	102
55	F. L. Riegr, No. 281, Chicago, Ill.	101

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	682
2	Lincoln No. 118, Lincoln, Neb.	362
3	Mecca No. 13, Omaha, Neb.	347
4	Harmony No. 28, Ord, Neb.	193
5	Arrius No. 32, Scotia, Neb.	141
6	York No. 61, York, Neb.	136
7	North Nebraska No. 9, Norfolk, Neb.	119
8	Fullerton No. 6, Fullerton, Neb.	119
9	Esther No. 21, David City, Neb.	116
10	Osceola No. 39, Osceola, Neb.	115
11	Omaha No. 110, Omaha, Neb.	109
12	Stanton, No. 10, Stanton, Neb.	102

Iowa

1	Melchior No. 8, Waterloo, Ia.	597
2	Aldebaran No. 12, Cedar Rapids, Ia.	521
3	Roman No. 98, Sioux City, Ia.	258
4	Cedar Rapids, No. 65, Cedar Rapids, Ia.	217
5	Jewel No. 2, Council Bluffs, Ia.	213
6	Ben-Hur No. 15, Oskaloosa, Ia.	159
7	Banner No. 29, Sioux City, Ia.	148
8	Unity No. 54, Marshalltown. Ia.	140
9	Clinton No. 28, Clinton, Ia.	136
10	Star, No. 41, Creston, Ia	118

Tennessee

1	Usona No. 36, Memphis, Tenn.	440
2	Jere Baxter No. 12, Nashville, Tenn.	204

Pennsylvania

1	Keystone No. 1, Bradford, Pa.	432
2	Pioneer No. 42, Scranton, Pa.	417
3	Lew Wallace No. 17, Meadville, Pa.	306
4	Harmony No. 43, Sharon, Pa.	243
5	New Kensington. 11, N. Kensington, Pa.	228
6	Arrius No. 4, Braddock, Pa.	224
7	Rigel. No. 9, Newcastle, Penn.	208
8	Ben Franklin, 97, Philadelphia, Pa.	192
9	Trevyline No. 12, Jeannette, Pa.	191

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	357

Missouri

1	Century No. 26, St. Louis, Mo	319
2	Morehouse No. 10, Morehouse, Mo.	208
3	Independence No. 159, Dexter, Mo	201
4	Sikeston No. 9, Sikeston. Mo.	199
5	Simonides No. 61, St. Louis, Mo.	145
6	Lone Rock, No. 156, Chaffee, Mo.	129
7	Sedalia No. 39, Sedalia, Mo.	110
8	Poplar Bluff, No. 65, Popular Bluff, Mo.	109
9	Victory, No. 74, Kansas City, Mo.	104

Washington

1	Tacoma No. 2, Tacoma, Wash.	305
2	Oriental No. 6, Seattle, Wash.	135
3	Ben-Hur No. 3, Bellingham, Wash.	116
4	Purity, No. 13, Buckley, Wash.	105

Alrbama

1	Birmingham, No. 1, Birmi'ham, Ala.	260

Texas

1	Lone Star No. 1 Ft. Worth, Tex.	253
2	Simonides No. 11, Marshall, Tex.	218
3	Arrius No. 68, Wichita Falls, Tex	204
4	Tirzah No. 10, Dallas, Tex.	183
5	Greenville No. 39, Greenville, Tex	177
6	Ben-Hur No. 5, Houston, Tex.	140
7	Ithamar No. 3, Cleburne, Tex.	138
8	Denison No. 94, Denison, Tex.	102

District of Columbia

1	Washington No. 1, Washington, D. C.,	230

Arkansas

1	Esther No. 3, Jonesboro, Ark	224
2	Egyptian No. 4, Paragould, Ark	217
3	Tirzah, No. 32, Truman, Ark	133
4	Century No. 10, Wynne, Ark	123

Michigan

1	Fort No. 130, Detroit, Mich.	205
2	Queen No. 43, Battle Creek, Mich	193
3	Kalamazoo, No. 4, Kalamazoo, Mich.	173
4	Cadillac No. 44, Detroit, Mich.	171
5	Ben-Hur No. 1, Flint, Mich.	146
6	Ilderim No. 9, Jackson, Mich.	142
7	Peerless No, 100, Lansing, Mich.	120
8	State No. 150, Detroit, Mich.	110
9	Mars No. 31, Bay City, Mich.	109
10	Amrah, No. 54, Muskegon, Mich.	104

California

1	Simonides No. 4, Los Angeles, Cal.	200
2	Live Oak No. 32, Oakland, Cal.	110
3	Los Angeles, No. 19, Los Angeles, Cal.	108

Oregon

1	Ben-Hur No. 9, Portland, Ore	157

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	156

Oklahoma

1	Oklahoma No. 1, Oklahoma City, Okla.	155

New Jersey

1	Progress No. 6, Paterson, N. J.	139

Louisiana

1	Star of Bethlehem No. 6, New Orleans	138
2	Evangeline No. 10, Patterson, La.	112

Maryland

1	Maryland No. 1, Baltimore, Md.	123
2	Ben-Hur Court No. 9 Baltimore, Md.	115
3	Highland, No. 3, Baltimore, Md.	104

Virginia

1	Staunton No. 3, Staunton, Va.	119
2	Roanoke No. 4, Roanoke, Va.	116

Colorado

1	Pueblo No. 11, Pueblo, Colo.	107

Now is the time to take insurance. Tomorrow may be too late. Upon today's decision may depend whether you will be one out of the nine to be rejected.

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Table 1, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

Age	Table 1	Table 2	Table 3
18	$0 67	$1 00	$1 05
19	68	1 02	1 07
20	69	1 04	1 09
21	70	1 07	1 12
22	71	1 09	1 15
23	72	1 12	1 18
24	74	1 15	1 22
25	76	1 19	1 26
26	78	1 22	1 30
27	80	1 26	1 34
28	82	1 30	1 38
29	83	1 34	1 43
30	85	1 39	1 48
31	87	1 44	1 53
32	89	1 49	1 58
33	91	1 54	1 64
34	94	1 59	1 70
35	97	1 64	1 77
36	1 00	1 71	1 84
37	1 02	1 78	1 92
38	1 04	1 84	1 99
39	1 07	1 91	2 07
40	1 10	1 99	2 16
41	1 13	2 07	2 25
42	1 17	2 15	2 35
43	1 21	2 25	2 46
44	1 24	2 35	2 57
45	1 27	2 45	2 70
46	1 32	2 56	2 83
47	1 37	2 68	2 96
48	1 41	2 80	3 10
49	1 46	2 93	3 26
50	1 51	3 06	3 42
51	†	3 21	3 60
52	†	3 37	3 79
53	†	3 54	4 00
54	†	3 72	4 22
55	†	3 91	4 46

†Not admitted after 50 years of age.

Certificates will be issued for $250, or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Table 1 or 60-year term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

Price List

Badges, members, per dozen	$3.00
Badges, officers, per set of ten	3.00
Ballots, per dozen	.10
Ballot boxes, each	1.00
Gavels, each	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each	.10
Receipt books, individual, each	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100	.75
Scribe's Cash Book, No. 250	1.00
Scribe's cash book, leather bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each	1.00
Scribe's receipt book, each	.10
Scribe's receipt book, per dozen	1.00
Scribe's receipts, with name and number of Court, per thousand	2.00
Seals, each	2.50
Transfer cards, each	.25
500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6¾, for Scribe	2.00
1,000 envelopes, 6¾, for Scribe	3.50
Seven Pointed Star Pin, Solid Gold, No. 200	1.00
Star with cross and chain, solid gold, No. 198	2.00
Electro button or pin, No. 186	.35
Rolled gold button or pin, No. 187	.50
Solid gold button or pin, No. 188	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

TRIBE OF BEN-HUR REMINDER

Monthly Payment and Extra Assessment No. 29

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of March, 1916, together with Extra Assessment No. 29 for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

The members of Class A whose certificates were issued before January 1, 1900, may have this Extra Assessment No. 29 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1900, and June 30, 1908, and numbered from No. 37884 to No. 199999 will be required to pay this Extra Assessment **in cash,** as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in cash, as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribe of each local Court has been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments **in cash,** and these lists must be preserved for the future use of the Scribe.

Extra Assessment No. 30 for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of May, 1916, together with the regular monthly payment due for that month.

The members of Class A whose certificates were issued before January 1, 1899, may have said Extra Assessment No. 30 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1899, and June 30, 1908, and numbered from No. 27134 to No. 199999 will be required to pay this Extra Assessment No. 30 IN CASH, together with their regular May monthly payment as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Fraternally in T. B. H.,

JNO. C. SNYDER,
Supreme Scribe.

April 1, 1916.
Crawfordsville, Indiana.

NEWS FROM THE COURTS

(Continued from Page Three.)

Brother Don Burrows, Chief of Athenian Court, is a live wire. In behalf of the Warren members he extended an invitation to the Youngstown members to attend a box social given by Athenian Court No. 80 Friday evening, March 24. There were about sixty members present, some of whom had not visited the Court in a long time, which shows the interest members of Aldebaran Court is reviving.

Rigel Court No. 9 of New Castle, Pa., was represented by Sister and Brother Van Gorder, who were charter members and very conscientious workers since the existence of the Tribe of Ben-Hur. Parkersburg, West Virginia, was represented by Brother W. F .Litton. Brother R. G. Hungate was also present, our very worthy State Manager of Ohio and West Virginia, and made a very able speech, praising the good work being done and the enthusiasm the members were beginning to show in the work of Ben-Hur. After the initiation there was an elaborate luncheon served by a committee, who left nothing undone to make the occasion an enjoyable event. The remainder of the evening was spent in a delightful social manner. The next regular meeting will be held Thursday evening, April 6, when election and installation of officers for the reorganization of the Court will be the program. Every member is urged to be present.

A Member.

Cincinnati, Ohio.—Tuesday evening March 7, the Ben-Hur Welfare Committee gave the Fourth Annual Entertainment and dance, which proved to be a grand success. Some old charter members; some new members; some applicants for membership, and some fancy and comical masqueraders, and plenty of fun. Every member of the Committee, especially those who dispensed refreshments, attending in the check room and receiving the visitors, had plenty of work, and it was evident every one who attended felt like he was welcome.

Brother R. G. Hungate, State Manager for Ohio, and Brother Spalding E. Michot, State Manager for Kentucky, were amazed at the roomy, commodious hall, and both Brothers are in favor of the Committee hereafter giving an entertainment every month in the year instead of annually. Brothers E. R. Bryson and Samuel W. Bell introduced the State Managers to every member of the Order who was present, and they made many new friends.

The Committee is under many obligations to the First Regiment Band, who furnished the music, and was instrumental in boosting the attendance by inviting their friends. The attendance numbered nearly two thousand.

P. C.

Portsmouth, Ohio.—March 3, was Ben-Hur day in Portsmouth, and our Court is the proud possessor of the Ohio State Banner. There may have been larger events in Ohio, but no more enthusiastic meeting was ever held in Portsmouth than this Ben-Hur gathering, which filled the Ben-Hur hall with members and friends.

Chief, Charles Spratt, under whose auspices the contest for the Banner was conducted, gave a short talk and complimented the Court on the achievement. A class of forty candidates was initiated and refreshments served and those who cared to dance were given the opportunity. The Ben-Hur orchestra furnished the music.

State Manager, R. G. Hungate, was one of the honored guests and spoke in glowing terms of the great work being done by the Court. He urged the members to put forth greater effort and secure the National Prize Banner.

Brother Thos. McLaughlin is entitled to much credit for the success of this Court. He was a charter member and has been a tireless worker for fifteen years. The name "Tom McLaughlin" stands in Portsmouth for loyalty to the Tribe of Ben-Hur, and Portsmouth Court No. 109 lays claim to the following: A greater membership than any city in Ohio; a membership that stands for all that is best in fraternity—and the watchword is "Onward to greater victories." Reporter.

Cleveland, Ohio.—The members of Forest City Court No. 15 are delighted with our new deputy, Brother William Gayle, who was introduced at our last meeting by our State Manager, Brother R. G. Hungate. The Brothers were given a most cordial welcome by our Chief Brother Barber and encouraging and helpful speeches were made by Brothers Ed O. Peets, A. Bretz, Wm. H. Fay, A. Mahler, James E. Wertman and L. S. Lommison. Each of the Brothers has been a member of the Society for many years and they are most enthusiastic in the work for Ben-Hur and each has promised to assist Brother Gayle in getting new members.

At the next meeting of our Court Brother Gayle was tendered a reception. Refreshments were served and a social hour followed which was greatly enjoyed by the great number present. Sister Helen Conway, our Court Critic, has known Brother Gayle for several years and he has made a most favorable impression upon our entire membership.

We celebrated Washington's birthday with a grand ball at the Chamber of Commerce, and a campaign has been inaugurated for two hundred new members to be secured by the 15th of April. Brother Gayle has made a proposition to each member of our Court who will secure four new members, whose certificates will aggregate $2000, such member will be entitled to a plate at a banquet to be given later at the Hotel Statler. Critic.

Toledo, Ohio.—A committee from the various Courts of the city met with Brother M. W. Voris, State Manager, and Brother J. W. Woodfield, district manager, for the purpose of increasing the interest of the members, and it was decided to hold a Spectacular Initiation on the 18, day of May, 1916, at Zenobia Auditorium. To insure a success on this great work, we must have the assistance of the members; and success comes only in securing new members, and each new member secured increases your protection.

We extend a Fraternal welcome to the Courts in our neighboring towns and cities to attend this grand illustration of the book Ben-Hur. This will be exemplified in a splendid manner and every one who can attend should avail themselves of the opportunity. Supreme Officers will be present and none but members of the Order admitted.

Past Chief.

Nebraska

Ord, Neb.—Tuesday February 22, the members of Harmony Court No. 28 had a delightful evening, and although there were many other counter attractions at the churches and places of entertainment, we had a goodly attendance at the meeting of Harmony Court. The costumes were original and varied. The Colonial dress being the most prominent. Sister Mamie Siler won the first prize for the most original costume and Sister Victoria Wieda was a close competitor for the honors. Sister J. A. Ollis, Jr., was very attractive in a Martha Washington dress of salmon colored silk and Festus Williams as Uncle Sam and Sam Brown in full dress were gallant knights. There were scores of other costumes worthy of notice but limited space forbids further mention.

Brother Cassidy, our State Manager, was with us from Lincoln; Brother Robertson, from Capitol City Court; Sister Watson from North Loupe, and Edith Sintek from Brayton were most welcome visitors. Under the management of Brother Gates and Sister Johnson our Court is making wonderful advancement and we now have over 200 members.

Court Reporter.

Omaha, Neb.—Mecca Court No. 13 had a very interesting meeting Thursday evening, February 24, a class of candidates was initiated and twelve new applications were balloted upon and accepted. These new members had been secured by our Deputy, Dr. Lee. We are planning for an open meeting and an interesting and enjoyable musical program will be given.

Correspondent.

Illinois

DeKalb, Ill.—Wednesday evening, March 8, we initiated a class of twenty-five candidates and balloted upon ten new applications as a starter for another class of twenty-five to be initiated, April 12. Brother G. H. Hodgson, who is in charge of the work here, was assisted by members of the Aurora Degree team and the work was exemplified in fine form. DeKalb Court No. 257 will soon, boast of a first-class Degree Team of our own and a ladies' military drill team, as every member of the Court is enthusiastic.

After our initiation last Wednesday evening the doors were thrown open and the invited guests to the number of one hundred were entertained. The Ben-Hur orchestra discoursing fine music. An elaborate lunch was served by the ladies of the Court, which all who were present very greatly enjoyed.

Reporter.

Centralia, Ill.—Many of our members have looked ahead and wished for a campaign, and at our meeting Tuesday, February 15, we had with us our State Manager, Brother H. J. McGinnis, who introduced our new District Manager, Brother A. C. Utterback, and since his coming among us our Court has taken on new life.

In just two weeks' time Brother Utterback has secured a class of forty-two candidates, which we initiated under date of February 29, and we believe the good work has just been started, as at our next meeting, March 14, he had a class of fifty-five, and he has made the statement that we must have five hundred members in our Court before the close of this term of office. A Worker.

South Chicago, Ill.—Friday, March 17, South Chicago Court No. 66, "Founder and Originator of the Booster Club" together with several other Courts, met with Grand Crossing Court No. 34, for an evening of pleasure, having our Supreme Chief, Dr. R. H. Gerard, as the guest of honor. A fine program was rendered, each Court being represented by a number which was well given and enjoyed by all. Dr. Gerard gave quite an interesting talk on the society and the good it was doing and could do if "everybody put their shoulder to the wheel and helped." Brother Olson asked our Cook County Manager to preside at the meeting.

After the program an elopement game was played, Sister Zazell and Brother Williams of Fernwood Court winning the prize by making the trip in fifty seconds. After which the guests marched into the banquet hall, where a fine lunch was served by a very efficient committee composed of one from each Court. After lunch, dancing was in order until a late hour, when all departed after spending an enjoyable evening.

Reporter for "66."

Lincoln, Ill.—Monday evening, January 3, Brother H. J. McGinnis, our State Manager, and Brother Harry D. Michael, Supreme Lecturer, visited our Court and the latter delivered his illustrated lecture on the Book Ben-Hur. Brother McGinnis also gave us a very interesting and helpful talk. This was the inauguration of a campaign for new members, which is to be under the direction of Sister Clara L. Camp, special deputy in charge of the work and who secured thirty-seven new members for the month. In addition to securing a large class of candidates, Sister Camp's efforts for Ben-Hur has been very beneficial to the organizations where ever she visits, as she thoroughly understands the work and the effect of her influence in a Court usually becomes permanent.

Monday, February 7, Dr. J. F. Davidson, Supreme Medical Examiner, and our State Manager, Brother McGinnis, paid our Court a visit and witnessed the initiation of another large class of candidates. Dr. Davidson and Brother McGinnis are always most welcome visitors to our Court.

Correspondent.

East St. Louis, Ill.—Monday, February 21, East St. Louis Court No. 134, had a very enthusiastic meeting and initiated a class of candidates. The object of the meeting was for the purpose of starting a campaign for new members. There was a good attendance and after the initiatory exercises Supreme Organizer, W. H. Owen, of Crawfordsville, was introduced and gave us a good talk on the Present and Future of our Society. Brother J. P. Redmond, Deputy Supreme Chief, followed and urged the members to exert themselves in building up their Court. Reporter.

Granite City, Ill.—Tuesday evening, February 22, Granite City Court, No. 144, was honored by having as our guests, Supreme Organizer, Brother W. H. Owen, District Manager, J. P. Redmond, and a large number of officers and members of the various Courts of East St. Louis and Alton. Fifteen candidates were initiated into the mysteries of Ben-Hur, in a very impressive manner, by our home Degree Team, assisted by Brother Geo. Kroeger, of East St. Louis. All officers were present, and many members, showing that Granite City Court is wide awake, and the "stay-at-homes" missed a rare treat.

Under Good of the Order, we thoroughly enjoyed a few brief remarks upon the wonderful progress of Ben-Hur, by Brothers Owen and Redmond, and also some very impressive and highly complimentary remarks by officers of visiting Courts. The doors were then opened to admit a large number of friends, and all were served to a dainty luncheon, by members of the Entertaining Committee. Come again, one and all, is the invitation of every member of Court No. 144. Leo Wise, our Deputy, predicts a prosperous year for Ben-Hur in our city. Dancing was enjoyed until a late hour and all present voted it a very pleasant evening. A Member.

Mattoon, Ill.—Over six hundred and fifty members of Ben-Hur from about twenty or more cities within a radius of a hundred miles of Mattoon will be the guests of J. C. Hale Court, No. 149, on Friday, April 14. The visiting members, together with a number of Mattoon members, will be given the second degree work, known as the spectacular degree, at the evening session.

The degree work will be given at the Majestic theater and will consist of eight scenes taken from the book Ben-Hur, upon which the cardinal principles of the Order are founded. The work will be under the supervision of Supreme Instructor W. N. Steele, of Crawfordsville, Ind., assisted by Mrs. Clara Camp, a special representative, who is now in Mattoon making preparations for the gala event. The speaking parts in the great spectacular degree work will be taken by members of the Charleston, Effingham and Mattoon Courts. A carload of robes and special scenery, which is required for the work, will be sent from the headquarters.

The event extraordinary will be marked by the presence of all of the Supreme Officers. Many cities were bidding for the affair and a membership contest, continuing for one month, was to decide the place for the spectacular work. J. C. Hale Court waged an active campaign and at the end of the campaign had added forty-two new members Lincoln was a close competitor and was greatly disappointed in losing out to Mattoon.

Royal entertainment for all visitors is being planned by the local members. Visitors will be present in large numbers from the following cities: Effingham, Tuscola, Toledo, Sullivan, Shelbyville, Greenup, Arcola, Oakland, Charleston, Altamont, Neoga, Lincoln, Centralia, Springfield, Urbana, Decatur, East St. Louis, Greenville, Martinsville, and other Courts. Reporter.

Wisconsin

Milwaukee, Wis. — Thursday evening, March 9, Atlas Court No. 23 gave a very enjoyable "Hard Time Party" and Candy Pulling at their hall, 302 West Water Street. Some of the costumes were exceedingly original to say the least, and a few of them were worthy of special mention. Sister Cora Swift was resplendent in a Dutch blue calico that had seen better days, white shoes, the worse for wear, and a lace fichu that is one of the few relics still in existence that can be traced to Noah's Ark; her hat was a masterpiece of art and was the envy of all present. Brother Chas. Johnson was another clever designer and has certainly missed his calling. Instead of a steel salesman he should be a professional patcher as he can always find a place for a patch in most unexpected places. Brother Borgeson and Sister Winger had charge of the candy making, assisted by Sister Borgeson, and since then have been kept busy refusing the management of all the largest candy-making establishments in town. The dancing consisted of old-fashioned Virginia Reels, Broom Dance, Rose Garden, waltzes, and two-steps, in which all took part.

The next social will be given the second Thursday in April and will consist of an extra good program followed by a social hour and refreshments. Correspondent.

Kentucky

Henderson, Ky.—Thursday night, March 2, Henderson Court No. 3 had a large and enthusiastic meeting, with about one hundred members present. Thirteen candidates were in waiting and duly initiated. Seventeen applicants were presented by Deputy Brother Dave E. Williams, this being the number of applications secured in one week.

At the meeting held October 7, 1915, the Court offered $10.00 in gold to the member securing the largest number of new members up to December 25, 1915, and our State Manager offered $5.00 in gold to the one securing the second largest number. Sister Emma Knight Holmes won the $10.00 in gold and Brother Charles H. Korff the $5.00 prize offered by State Manager Brother S. E. Michot. Members from Crescent City Court No. 122 of Evansville, Ind., came over to Henderson fifty strong on the night of December 25, chaperoned by Brother Z. L. Wolfe, and exemplified the ritualistic work.

Thursday night, March 2, our State Manager, Brother Michot, was with us, and congratulated the members and our Deputy for the good work that is going on in Henderson Court, and he again offered $5.00 in gold to the member writing the greatest amount of insurance for the months of March, April, May, and June, members to be in good standing on the June, 1916, report. Sister Emma Holmes and Brother Charlie Karff have started in real earnest, to secure the $5.00 in gold, and it is going to be a close race to the finish.

Our Local Medical Examiner, Dr. Forwood, is also entitled to his share of the credit for the growth of Henderson Court, as the Doctor is always ready to go out at any and all times to examine an applicant for the Ben-Hur. Dr. Forwood is one of our enthusiastic members, and to know him is a pleasure. Big in heart, large in stature, and built of the clay, that men are made of. Another enthusiastic member who recently joined our ranks, is Brother Wallace Wells, one of the leading attorneys of Henderson, and Brother Wells also brought in the application of his wife last month, and they are both a credit to any organization. Brother Jerry Peter Williams, our courteous Scribe, also deserves mention,—large in stature, a sunny presence in the Court and out of it. It has been said some men do good by creating libraries, there are others who do good by endowing schools; there are others who let the sun set on no day which has not received from their hand some humble act of charity, which though unheeded by the world, has made some one happier, some home brighter. Such a man is "Jerry Peter Williams."

Our Deputy, Brother Dave Williams, has been connected with our Society for several

REPORT OF AUDITING COMMITTEE, SUPREME TRIBE BEN-HUR, FOR THE FISCAL YEAR ENDING JANUARY 7, 1916

CRAWFORDSVILLE, INDIANA, March 14, 1916.

To the Supreme Chief, Officers and Members of the Supreme Tribe of Ben-Hur:

We, your Auditing Committee, appointed in accordance with the requirements of Section 28 of the Laws, Rules and Regulations of the Supreme Tribe of Ben-Hur, would most respectfully report as follows as to the receipts and disbursements of the fiscal year, beginning January 8, 1915, and closing January 7, 1916, showing the amounts on hand in the Emergency Fund, composed of the Benefit and Reserve Funds, and also the General Fund of the Order, viz.:

BALANCE

Amount of net assets January 8, 1915			$1,558,816.28

INCOME

Received from membership fees		$ 1,129.00	
Received from per capita tax		49,898.74	
Received from monthly payments		1,478,863.47	
Received from medical fees		23.00	
		$1,529,914.21	
Deduct payments returned to applicants		3,994.55	
		$1,525,919.66	
Received from interest	$ 58,575.32		
Less premium on bonds	3,211.49		
		$ 55,363.83	
Received from rents		18,854.28	
Received from supplies		3,824.29	
Received from surety bonds		451.50	
Received from advertising		259.87	
Received from profit on sale, ledger assets, bonds		2,612.52	
Gross increase by addition to real estate		1,104.20	
Total Income 1915			$1,608,390.15
Sum			$3,167,206.43

DISBURSEMENTS

Death claims paid	$1,207,725.37		
Permanent disability claims	3,563.51		
Old age benefits	38,441.85		
Total benefits paid		$1,249,730.73	
Extension of the Order (field)	$ 159,734.83		
Salary of Officers	21,500.00		
Compensation of Ex. and other Coms.	3,750.00		
Salary of office employes	40,816.96		
Salary of Medical Department	9,400.00		
Traveling expense of Officers	4,465.93		
Insurance Department fees	775.00		
Rent	5,975.00		
Advertising, Printing and Stationery	20,850.61		
Postage, Express and Telegrams	5,917.75		
Lodge supplies	1,996.95		
THE CHARIOT	16,603.07		
Legal expense	19,228.38		
Furniture and fixtures	1,685.16		
Taxes and repairs, Real Estate	16,163,08		
Fraternal Congress	263.50		
Collection of monthly payments	6,985.74		
Surety Bonds	1,185.17		
Medical inspection	733.16		
Miscellaneous expense	591.88		
Protested checks	186.29		
Trav. and other exp. of Deps. and Orgs.	33,347.23		
Gen. Fund taxes and insurance	241.62		
Medical fees returned	22.00		
		$ 372,419.31	
Total Disbursements, 1915			$1,622,150.04
Balance January 7, 1916			$1,545,056.39

LEDGER ASSETS

Book value of Real Estate	$ 226,790.58
Mortgage loans on Real Estate	218,700.00
Book value of bonds	876,268.67
Cash in Elston National Bank, Crawfordsville, Indiana	178,197.14
Cash in Citizens' National Bank, Crawfordsville, Indiana	5,000.00
Cash in Crawfordsville State Bank, Crawfordsvillle, Indiana	10,000.00
Cash in First National Bank, Crawfordsville, Indiana	5,000.00
Cash in Farmers & Merchants' Trust Company, Crawfordsville	10,000.00
Cash in Crawfordsville Trust Company, Crawfordsville, Indiana	5,000.00
Cash in Citizens' National Bank, Evansville, Indiana	10,000.00
Cash in office	100.00
Total Ledger Assets	$1,545,056.39

LIABILITIES

Unpaid death claims	$ 91,275.00
Death claims resisted	15,800.00
Disability claims unpaid	592.07
Total unpaid claims	$ 107,667.07
Salaries, rents, etc., due and accrued	8,660.20
Accrued taxes	1,195.43
Advance assessments	1,121.20
Total Liabilities	$ 118,643.90

RECEIPTS MONTHLY PAYMENTS

Receipts from monthly payments from January 8, 1915, to January 7, 1916, less $3,994.55 returned to members	$1,474,868.92
Emergency Fund, composed of Benefit and Reserve Funds	1,241,066.98
To General Fund	233,801.94
	$1,474,868.92

Balance Jaunary 7, 1915, Emergency Fund (composed of Benefit and Reserve Funds)		$1,376,544.30
Received from monthly payments	$1,241,066.98	
Received from interest	48,338.99	
Received from rent	18,854.28	
Increase in ledger assets	3,086.72	
		$1,311,346.97
Sum		$2,687,891.27

DISBURSEMENTS

Paid death benefits	$1,207,725.37	
Disability benefits	3,563.51	
Old age benefits	38,441.85	
Taxes and repairs on Real Estate	16,163.08	
		$1,265,893.81
Balance in Emergency Fund, January 7, 1916		$1,421,997.46

Balance in Emergency Fund	$1,421,997.46	
Balance in General Fund	123,058.93	
Balance, January 7, 1916		$1,545,056.39
Balance in Mortuary Fund, Class A	$ 211,566.39	
Balance in Mortuary Fund, Class B	1,210,431.07	
		$1,421,997.46

We find the records of the Society have been kept strictly in accord with the requirements of the Insurance Departments. The secureties have been checked and are found to be intact, as shown in our statement. New business for the year just closed, compares favorably with preceding years, particularly when industrial conditions are taken into consideration. The Society appears to be in a most healthful condition, and is being conducted in the usual careful and conservative manner. "Class A" shows a reduction in members and funds, a fact which was expected and which is in accord with the prediction of our Supreme Officers. "Class B," which is now the dominant class, and which is operated upon the National Fraternal Congress table of rates, shows a very substantial increase both as to members and funds.

We note with satisfaction that the usual care with reference to expenditures from the General Fund has been observed by our Supreme Officers, and we commend their vigilance in this direction.

Fraternally submitted in T. B. H.,

GEO. W. DUKE,
RALPH W. SHAFER,
A. R. STANSIFER,
Supreme Auditing Committee.

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years, and is a man who exercises good judgment in selecting new members, and is loved by all who know him. Possessed of a pleasing nature, and having a good word for everybody, he has been a success in the Fraternal Insurance business. Brother Williams is very popular, and has the support of the entire membership of Henderson Court No. 3.

Burk, "The Magician," of Evansville, Ind., gave an entertainment under the auspices of Henderson Court No. 3 on February 24. There were about 250 present and all expressed themselves as being highly pleased with Mr. Burk's presentation of his famous entertainment, "The Wizard of Hocus Pocus Land," also his talk on Ben-Hur, which Mr. Burk holds very sacred, having been a member of Crescent City Court No. 122 of Evansville for several years. SPALDING E. MICHOT.

Pennsylvania

NEW KENSINGTON, PA.—Notwithstanding the fact that the rain and snow came down unceasingly, a large and enthusiastic audience witnessed the pictures as shown by our State Deputy, T. H. Russell, to New Kensington Court No. 11, Thursday February 24. As Brother Russell was thus engaged he retold the beautiful story of Ben-Hur portraying the love and loyalty of Ben-Hur in a manner that well befitted this noble character, and the beautiful tale was indeed highly appreciated.

Earlier in the evening the Officers of the Court recommended payment of Sister Cope's claim. Brother Lester Cope died on January 15, and the check was dated February 16.

A very unusual musical and literary program brought this interesting meeting to a very happy close. REPORTER.

SCRANTON, PA.—Pioneer Court No. 42 met at G. A. R. Hall, Pennsylvania and Linden Streets, Wednesday evening, March 15, to receive in a public presentation the State Prize Banner, awarded to Pioneer Court for the largest increase of membership in Pennsylvania for 1915. Deputy Supreme Chief Leyshon Evans made the presentation on behalf of the Supreme Tribe in a very creditable manner. The same was received by our Chief, Brother Beff, on behalf of our Court.

We are all hoping the honors secured by winnings this Banner may be an incentive to each and every member of our Court for a still greater increase for 1916. A fine program of vocal and instrumental music was arranged for the evening. Delegations from Wilkes Barre, Pittston, and Carbondale Courts were present. The Committee invited all present to the banquet hall, where a dainty meal was spread. After which all members present pledged a greater loyalty and devotion to Ben-Hur for 1916 from Pioneer Court. SCRIBE.

Washington

ENUMCLAW, WASH.—Ranier Court No. 12 held an interesting session of the Court Monday, February 28, in their Court rooms in the Pythian Building. During the past two weeks Brother Preston Beck, District Manager from Tacoma, has been with us, and as a result of his efforts eight new members were added to our Court and several other applications on file.

The full Court Degree was given by the Officers of Purity Court No. 13 of Buckley, in charge of Brother James Fullam, who took the part of Chief and Arrius. New officers were elected to fill vacancies existing and same were installed by Past Chief Mrs. James Fullam. Interesting talks were made by Brother Beck and others relative to securing new members and after the session closed light refreshments were served.

Ranier Court was instituted fifteen years ago by E. L. Hiberly, now State Manager, and the first death of a beneficiary member occurred last month, being Brother Robertson, a charter member, who had $1500.00 of Ben-Hur protection, which has already been paid to the widow. REPORTER.

BUCKLEY, WASH.—Purity Court No. 13 initiated a class of candidates on Wednesday evening, March 1, the full Court Degree being given in a satisfactory manner, and a number of new applications were filed as a result of the work of the members assisted by Brother Beck, District Manager, who has spent some time with us and attended the last two sessions of the Court. At the last meeting six candidates were initiated, after which coffee and cake was served by the committee, Sisters Bowler, Franklin, and Hamilton.

Purity Court has asked for the next District Convention and is ready to extend a royal welcome should the District officers decide to have it here. This Court has nominated Past Chief Brother James Fullam, for Supreme Representative, and the Court will use every honorable effort for his election as he is a tireless worker, having been Chief of the Court for a number of years, and we are informed that Purity Court is the largest Court in the State and has never had a Supreme Representative. REPORTER.

TACOMA, WASH.—A brilliant masquerade was given by Tacoma Court No. 2, assisted by the Sisters of Hur, on Thursday evening, February 24, in the ball room in Fraternity Building on Tacoma Avenue, which was largely attended by members of the Order and their invited guests. Many original and fancy costumes were worn, and prizes were awarded to Sister Kurtz and Brother Wohlmacher, Sisters Biglow and Hosmer, and Brother Lawrence. Light refreshments with delicious punch was enjoyed in the refreshment booths during the entire evening.

FRATERNAL SPARKS.

West Virginia

PARKERSBURG, W. VA.—Three hundred and fifty members and friends of Parkersburg Court No. 1 gathered together Tuesday night, March 21, at their hall on Fifth Street and listened to an address by Supreme Lecturer, Brother Harry D. Michael. It certainly was a grand treat and the local deputy was positive of at least twenty-five members from the gathering.

Parkersburg Court is again on the Ben-Hur map, and we are going to make some of the other Courts sit up and take notice. We are after the National Prize Banner this year and are expecting to win it. All other Courts please take notice. We are arranging the spectacular initiation, and will have at least one hundred new members in a very short time. COURT REPORTER.

Tennessee

KNOXVILLE, TENN.—Ben-Hur Court No. 1 plans to more than double our membership during the year 1916. Having won the National Prize Banner (to be presented soon, and a full account of which will be given in the next issue of THE CHARIOT), Brother Carver, our hustling District Manager, has arranged for increasing his force, and with a view to holding the banner at the end of the year, Brother Daily, long connected with our Order at Nashville and other Middle Tennessee points, has been transferred to Knoxville territory, and will devote his entire time to the work, under Brother Carver. Brother Daly is well posted, a hard worker, and we are expecting much from his efforts.

Ben-Hur Court recently had the pleasure of having Supreme Lecturer Harry Michael with us. Lack of space prevents our giving a full account of the visit and lecture. However, we are expecting much good to result, and wish we might have the time and space to take up the lecture in detail. We hope to have Brother Michael with us again soon.

The Court has just moved into new and up-to-date quarters, and will meet each and every Thursday night. Visiting members invited and may expect degree work any meeting night and by the best degree team in the state. REPORTER.

CHATTANOOGA, TENN.—Lookout Court No. 31 can truthfully report that we are on the road to prosperity. Through the recent visit of Brother Gerard, our Supreme Chief, the assignment of Brother Cohen to our territory as a Special Deputy, the payment of our last indebtedness, and additional promises made us by the Supreme Chief and State Manager, the Court expects to double our membership. Already, we see visions of becoming the largest Court in the state. To double our membership by the time the State Meeting is held here in August is to be the aim and intention of Brother Cohen, and such loyal workers as Dr. Hillas, Brothers Pennebaker, Meyers, Millsap, and of each and every other member of the Court, and especially the lady members.

Of course, it is not necessary to add that we are expecting much from State Chief Hardison, who is always ready, willing, and anxious to do something for Ben-Hur.

CORRESPONDENT.

NASHVILLE, TENN.—While matters have been a little quiet for the past few weeks, District Manager Swearingen reports that he is expecting considerable increase of membership in each of the Courts of this city. An effort is to be made to have Supreme Lecturer Michael visit Nashville at an early date. Other attractions are promised for the near future, and there is no reason why the Nashville territory should not continue to show splendid results.

Your Reporter understands that certain changes are to be made that will result in considerable good for all concerned, and especially for the Nashville Courts. Lack of space and the definite knowledge of all details prevents further statements along this line at this time. STATE MANAGER.

CHAPEL HILL, TENN.—Sister Webb will continue to look after the affairs of the organization department in this Court, and promises to more than double the membership within the next few months. Many of the Nashville members promise to visit us from time to time. An invitation is hereby extended to all. REPERTER.

PARIS, TENN.—With the transfer of Brother Bates, this territory is again placed in charge of Brother Thurman Thompson, who will devote his entire time to our interests. Brother Thompson will also look after the newly organized Courts at Mt. Vista, Oak Hill and other points in this and nearby counties. There is no one better known or better liked in Paris than Brother Thompson, and the Courts of this territory are fortunate in having this popular worker assigned to handle our affairs. Paris Court is also especially fortunate in having for Scribe one of the best posted and most popular Fraternal Order men of the county, Brother Sam Johnson. Watch Paris and nearby territory grow under the leadership of Thompson, Johnson, and the other workers. CORRESPONDENT.

MURFREESBORO, TENN.—This territory is again to be placed in charge of Brothers Collins and Davy. It is also the intention of the State Manager to send a Special Deputy to this territory at an early date to aid in increasing the membership of this Court. If this is done, following so closely upon the visit of Brother Michael, our Supreme Lecturer, great good will certainly result.

REPORTER.

MEMPHIS, TENN.—Usona Court has now located in a splendid and up-to-date home of their own. Through the efforts of the Officers of the Court, backed by the most loyal membership in the State, and with the assistance of the Organization Department, the Court has secured the second and third floors of the Lyric Theatre Building. This is centrally located, right on the best car line in the city. (Why, even the White Way has been extended and now stops right in front of our home.) The Court purchased new furniture throughout. Also a new Player Piano. This will be used in our Entertainment Hall on the third floor. This hall is one of the largest and possibly the best in the city, and the Court is fortunate in having secured it.

Our Court rooms, the ladies' and men's parlors, office, dining room and kitchen are located on the second floor. More than One Thousand Dollars will have been spent in fitting up the hall before the end of the work of the House Committee is completed. We are out for the National Prize Banner again at the close of the year. To aid in that work, arrangements have been made for the transfer of Brother Bates to this city. Brother Bates will work with Brother Jimmie Kline, our Distrcit Manager, and the two promise to be "on the job" all the time.

Usona Court meets every Friday night. We also want to say for the benefit of our Knoxville friends that we expect to send a Degree Team to the State Meeting that will put our friends from East Tennesseee off the boards. Not only the best in Tennessee, but in the entire Supreme Jurisdiction. Don't say it now—wait until the end of the year, and then see whether or not it is mere bragging.

MANAGER.

WANTED—Organizers in "Sunny Tennessee" for work in Monterery, Clarksville, Dickson, Shelbyville, Jackson, Franklin, Cookeville, and other cities in the best state in the Southland. Very liberal contract and best of treatment. Write A. L. Saulmon, State Manager, Lyric Building, Memphis, Tenn.

FIVE bright, capable ladies to travel, demonstrate and sell dealers. $25.00 to $50.00 per week. Railroad fare paid. Goodrich Drug Company, Dept. 54, Omaha, Neb.

WANTED—Agents to bring or send buyers for South Dakota lands. Address Box 492, Redfield, S. D.

INTELLIGENT PERSON may earn $5 to $15 weekly, during spare time at home, writing for newspapers. Send for particulars. Press Syndicate, 843, Washington, D. C.

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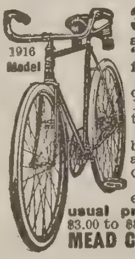

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FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe for the Month Ending March 15, 1916

Balance on hand February 15, 1916, as follows:		
To credit of Class A	$ 174,108.82	
To credit of Class B	1,238,548.55	
Total		$1,412,657.37
February Receipts:		
Received from Monthly Payments, Class A	$ 45,367.00	
Received from Monthly Payments, Class B	63,266.45	
Received from Interest and Rent, Class A	2,873.14	
Received from Interest and Rent, Class B	10,738.97	
Received from Profit on Sale of Bonds, Class B	2.50	
Total Income		$ 122,248.06
Sum		$1,534,905.43
February Disbursements:		
Death and Disability Claims, Class A	$ 86,980.00	
Death and Disability Claims, Class B	48,177.26	
Taxes and Repairs on Real Estate, Class A	588.04	
Taxes and Repairs on Real Etate, Class B	2,105.18	
Maintenance of Building, Class B	901.10	
Total Disbursements		$ 138,751.58
Balance March 15, 1916		$1,396,153.85
Of which there is to the credit of Class A	**$ 134,780.92**	
Of which there is to the credit of Class B	**1,261,372,93**	
Total		**$1,396,153.85**

Death and Disability Claims Paid in Class A for February, 1916

Jno. E. Howe (Old Age Disability), Chicago, Ill.	$ 80.00
Horatio N. Ogden (Old Age Disability), Indianapolis, Ind.	120.00
Antonie Loewe, Chicago, Ill.	1,000.00
Mary E. Smith Burkett, Fullerton, Neb.	1,400.00
Ambrose Willets, New Kensington, Pa.	1,600.00
Chas. F. Fuchs, Cincinnati, Ohio	2,000.00
David Watts, Alliance, Ohio	500.00
Wm. H. Kluge, Indianapolis, Ind.	2,700.00
Hiram M. Hicks, Savanna, Ill.	1,200.00
Katerina Jarolimek, Chicago, Ill.	1,000.00
Lars M. Benson, Chicago Heights, Ill.	1,300.00
Hans J. Robertson, Enumclaw, Wash.	1,500.00
Helen Rosseu, Tacoma, Wash.	500.00
Mary Onybecker, Louisville, Ky.	1,600.00
Fredrick Salzer, Chicago, Ill.	1,050.00
Jno. Hill, Bedford, Ind.	1,600.00
Uri W. Nichols, Albion, Neb.	1,100.00
Katherine Halloran, St. Louis, Mo.	1,000.00
Burton S. Beville, Terre Haute, Ind.	2,400.00
Fredericka B. Muttera, Springfield, Ill.	600.00
Peter Troutman, Dunkirk, Ohio	1,300.00
Mary L. Cavanaugh, Syracuse, N. Y.	1,000.00
Edward Meyer, Lincoln, Neb.	1,950.00
Clara Raska, Chicago, Ill.	1,200.00
Wm. H. Reid, Parkersburg, W. Va.	1,400.00
Julia Hutchinson, Harrisburg, Ill.	1,200.00
Jno. W. Mitchell (Old Age Disability), Lafayette, Ind.	100.00
Mordecai Beecher (Old Age Disability), Dayton, Ohio	60.00
Theophilus B. Syphers (Old Age Disability), Seattle, Wash.	50.00
Frederick Backneyer, Memphis, Tenn.	2,100.00
Jno. Walenter, Wadsworth, Ill.	1,300.00
Minnie Dahlenburg, Urbana, Ill.	1,300.00
Adolph Mestek, Chicago, Ill.	1,200.00
Edwin B. Babcock, Ft. Wayne, Ind.	1,200.00
Wesley Townsend, Sault Ste. Marie, Mich.	1,300.00
Frank Cour, Ft. Wayne, Ind.	1,300.00
Samuel A. Stacey, Ord, Neb.	1,100.00
A. D. Ordway, Ft. Wayne, Ind.	2,000.00
Jno. Fitzgerald, Sharon, Pa.	1,400.00
Ernst Miller, Chicago, Ill.	2,200.00
Jas. L. VanDusen, Olean, N. Y.	1,800.00
Jos. E. Goodrick, Sharon, Pa.	1,300.00
Jno. Hall, Junction City, Kan.	1,000.00
Frank Snyder, Mt. Vernon, Ill.	1,000.00
Henry D. Parsons (Old Age Disability), Norfolk, Neb.	50.00
Wm. A. Guy (Old Age Disability), Logansport, Ind.	50.00
Nicholas Zeigler (Old Age Disability), Huntington, Ind.	120.00
Jas. T. Bright, Bellevue, Ky.	1,000.00
Anna E. Wiltsie, Toledo, Ohio	800.00
Geo. H. Lambers, Evansville, Ind.	1,100.00
Chas. Beil (Old Age Disability), Sharon, Pa.	110.00
Henry Cahn, Vincennes, Ind.	1,200.00
Chas. T. Akin, Carlisle, Ind.	2,600.00
Owen N. Toland, Logansport, Ind.	500.00
Winfield Shafer, Rochester, Ind.	2,000.00
Mary Webster, New Castle, Ind.	2,000.00
Harriett S. Huston (Old Age Disability), Bellingham, Wash.	50.00
Jno. W. Baker (Old Age Disability), Columbia City, Ind.	90.00
Lucy A. Spaulding, Battle Creek, Mich.	600.00
Jno. Lohr, Monticello, Ill.	1,600.00
Wm. P. Daggett, Crawfordsville, Ind.	500.00
Wm. Green, Fenton, Mich.	2,000.00
Willie B. Satterfield, Eddyville, Ky.	1,000.00
Jno. S. Paxton, Mt. Vernon, Ohio	1,200.00
Ora Mitting, Benton Harbor, Mich.	2,000.00
Jno. U. Heiniger, Ashland, Ohio	2,400.00
Albert A. Gail (Old Age Disability), Cuba, N. Y.	150.00
Sarah J. Bowerman, Crawfordsville, Ind.	2,000.00
Alice B. Jackson, Morehouse, Mo.	1,000.00
Jno. D. Schoppe, Chicago, Ill.	1,700.00
Ellen J. Forbes, Springfield, Ohio	450.00
Willey W. Sawyer, Rockford, Ill.	2,000.00
Emma M. Treague, Mason City, Iowa	1,000.00
Mary E. G. McEl Hinney, New London, Ohio	1,700.00
Total	$ 86,980.00

Death and Disability Claims Paid in Class B for February, 1916

Wm. H. Higbie, Sacramento, Calif.	$ 1,000.00
Lora E. Williamson, Shelbyville, Ind.	250.00
Walter J. Sornborger, Sapulpa, Okla.	1,000.00
Fred Hoyt, Watertown, N. Y.	1,200.00
Henry J. Magner, Taylorville, Ill.	2,000.00
Katherine Budweiser, Dubuque, Iowa	1,000.00
August Hoernlein, Highlandtown, Md.	1,000.00
Lester I. Cope, N. Kensington, Pa.	1,000.00
Ettoillie F. M. Curtis, Parkersburg, W. Va.	1,000.00
Peter Faltisko, Buffalo, N. Y.	951.98
Frederick E. Hines, Milwaukee, Wis.	1,000.00
Arthur M. Livingston, Birmingham, Ala.	1,000.00
Mary A. Boake, Carthage, Ohio	1,000.00
Oliver C. Vess, Lafayette, Ind.	500.00
Jas. B. Duncan, Bedford, Ind.	800.00
Lemuel Brown, Grandview, Ind.	478.26
Ralph Sifford, Metropolis, Ill.	1,000.00
Nettie B. Graham, Creston, Iowa	1,500.00
Roderick W. Gleason, Joliet, Ill.	1,000.00
Minnie R. Werst, Dayton, Ohio	500.00
Geo. E. Kennedy, Mattoon, Ill.	500.00
Jno. S. Gaffey, Youngstown, Ohio	1,000.00
Jno. Popp, Chicago, Ill.	1,000.00
Chas. W. Behrendt, Chicago, Ill.	500.00
Ollie Tilton, Brimingham, Ala.	500.00
Mary Treece, Ft. Wayne, Ind.	600.00
Nellie J. Bouldin, Mason City, Iowa	1,000.00
Abbie E. Poole, St. Mary's, W. Va.	550.00
Alice M. Yarchs, Cedar Rapids, Iowa	1,000.00
W. Arthur Duncan, Mitchell, Ind.	1,500.00
Elwood L. Young, Wichita Falls, Tex.	1,000.00
Mary E. Smith, Carlisle, Ark.	625.00
Ida M. Miller, Indianapolis, Ind.	487.80
Ernest A. Jones, Ludlow, Ky.	1,000.00
Manley H. Michaelis, Janesville, Wis.	1,400.00
Jas. E. Hubbard, Dallas, Tex.	1,000.00
Jos. W. Wheeler, Princeton, Ind.	1,000.00
Thos. N. Liming, Greenbrier, Mo.	500.00
Rose D. Sanderson, Noble, Ill.	1,000.00
Mary Coder (Old Age Disability), Akron, Ohio	244.50
Chas. S. Scott, Parsons, Kan.	1,000.00
Wm. S. Lee, Taft, Mo.	1,000.00
Mamie L. Bowen, Birmingham, Ala.	1,000.00
Celia Withrup (Old Age Disability), Bradford, Pa.	244.50
Allen C. Thomas, Ft. Worth, Tex.	1,156.10
Lizzie McCreary, Council Bluffs, Iowa	950.00
Albert Currier, Minneapolis, Minn.	500.00
Jennie M. Satterly, Cedar Rapids, Iowa	1,000.00
George Childers, Garrett, Ind.	1,000.00
Orena Falter, Baltimore, Md.	250.00
Burnard J. McDonald, Cincinnati, Ohio	1,000.00
Jas. T. Jones (Disability), St. Joseph, Mo.	255.62
Sarah O'Connor (Old Age Disability), Detroit, Mich.	391.20
Ellery Anderson (Old Age Disability), Detroit, Mich.	342.30
Michael Szalay, Passaic, N. J.	1,000.00
Patrick C. Ingram, Kennett, Mo.	1,000.00
Mattie M. Kittinger, Madisonville, Ky.	500.00
Total	$ 48,177.26

Fraternally submitted to T. B. H., JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, March 15, 1916

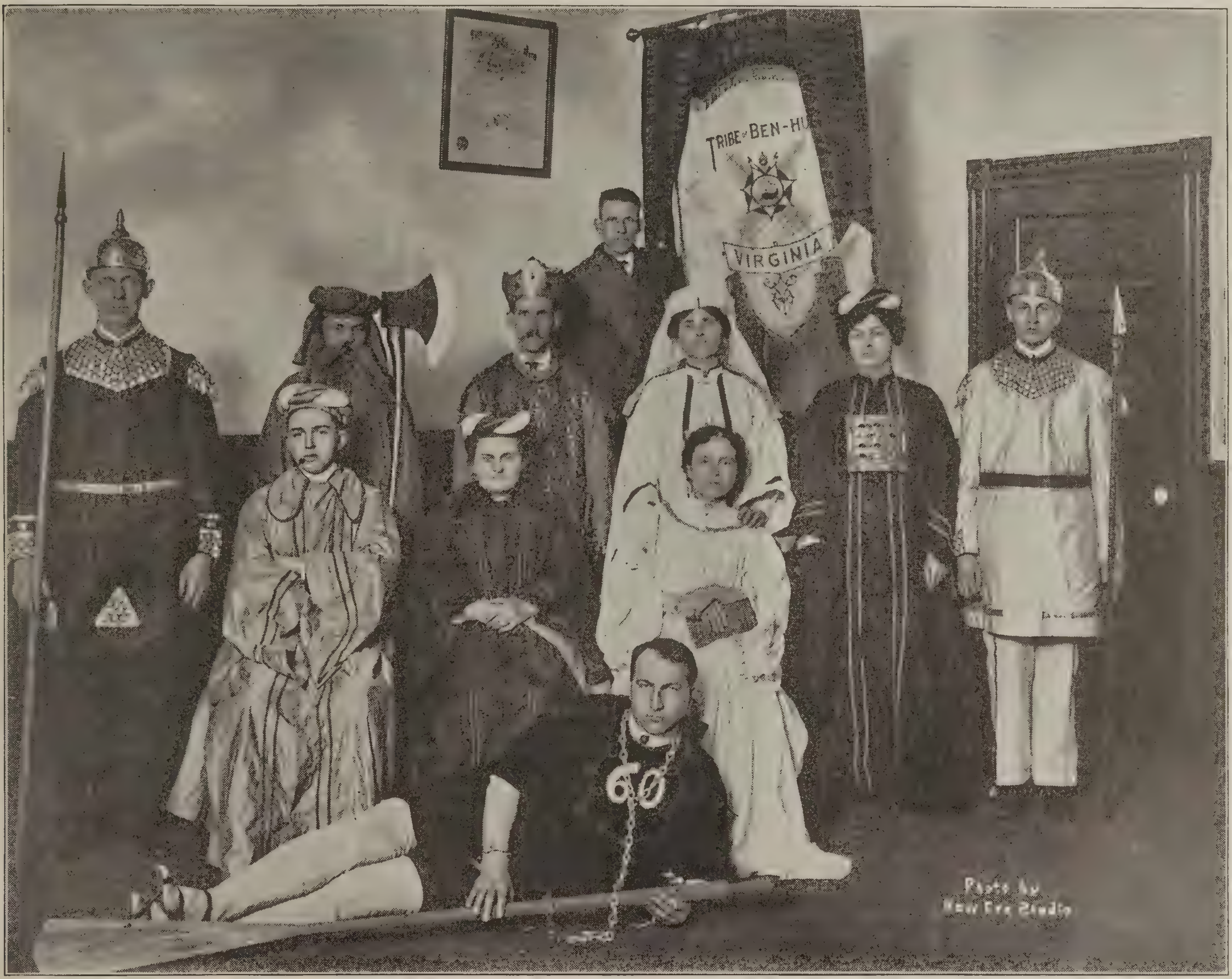
Elston National Bank, Crawfordsville, Indiana	$ 98,646.25
First National Bank, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Crawfordsville, Indiana	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Indiana	5,000.00
Crawfordsville Trust Co., Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Evansville, Indiana	10,000.00
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Real Estate (Old Home Office)	15,971.15
First Mortgage Loans on Real Estate	208,400.00
Invested in Municipal and County Bonds	822,267.02
Cash in Office	50.00
Total Assets	$1,396,153.85

Fraternally submitted to T. B. H., S. E. VORIS, Supreme Keeper of Tribute.

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXI Crawfordsville, Indiana, May, 1916 No. 5



DEGREE TEAM PIEDMONT COURT No. 19. CHARLOTTESVILLE, VIRGINIA

Mothers of Men

The bravest battle that ever was fought,
  Shall I tell you where and when?
On the maps of the world you will find it not;
  'Twas fought by the mothers of men.

Nay, not with cannon or battle shot,
  With sword or nobler pen;
Nay, not with eloquent word or thought
  From mouths of wonderful men.

But deep in a walled-up woman's heart,
  Of woman that would not yield;
But bravely, silently, bore her part—
  Lo! there is the battlefield!

No marshalling troop, no bivouac song,
  No banners to gleam and wave;
But oh! these battles, they last so long,
  From babyhood to the grave!

—*Joaquin Miller.*

Fraternity

We give to our readers some extracts from an address made by Hon. Jno. J. Lentz, of Columbus, Ohio, on the occasion of the meeting of the Iowa Fraternal Congress in Des Moines. This address was delivered at a banquet given by the Chamber of Commerce of the city to the Fraternalists of the Congress:

"*Gentlemen of the Chamber of Commerce, and Ladies and Gentlemen of the Iowa Fraternal Congress:*

"This is no ordinary privilege, and I gladly accept your invitation to this luncheon, not alone for the privilege of an hour's fellowship, but also for the privilege of meeting your request to address you.

"The thought that is uppermost in my mind is that of the significance of a meeting of the Chamber of Commerce with the Iowa Fraternal Congress. There was a time when Chambers of Commerce and business men were led to believe that Fraternal life insurance associations were not worthy of recognition by business men. There was a time when the business man thought the Fraternalists were more interested in dress parade, swords, belts, and feathers than in the financial integrity and trustworthiness of their promises to pay widows and orphans after the 'Grim Reaper' had taken the breadwinner away, and unfortunately, some business men still think that the Fraternal life associations are of short duration and offering but temporary protection. Prejudice strikes its roots deep in the minds of many men, and many failures in business, in society, and in politics are due to prejudice. The man who can not revise his opinions and correct them from time to time by keeping pace with the new thoughts, the new facts, and the new discoveries, is very apt to be a failure, and whatever his business or profession may be, his prospects for success will decrease in exact proportion as his prejudices increase.

"The evolution of the Fraternal system of insurance has been unusually rapid, and it has reached a point in its development at which it may be both defended and advocated without apology. The time has come for us to take a firm stand for a proper appreciation of not only the benevolent office of Fraternal insurance, but for the real intrinsic worth as well, and we must not hesitate to give to the world the actual truth about our system of insurance.

"We, the representatives of the life insurance fraternities, consider ourselves fortunate in this opportunity to break bread with you today and while doing so, to call your attention to the gigantic proportions of our benefactions to humanity. You will be surprised to learn that we are but a few of the representatives of ten million policyholders in the United States. As members of the National Fraternal Congress of America, we represent organizations that have for several years been distributing a hundred million dollars annually, or two million dollars a week, among the widows and orphans of the United States, many of whom would be left penniless were it not for the business sense, as well as the Fraternal spirit, of such men and women as constitute the Iowa Fraternal Congress.

"There was a time when the life insurance fraternities were justly criticized for passing around the hat after death, but these criticisms are unfair and unwarranted today. There has been progress in Fraternal insurance, just as there has been in facilities for transportation. There was a time when it took several months in stage coaches, buckboards, and on horseback to cross the American continent, but we have brought our transportation facilities out of the prairie mud and off of the corduroy roads across the marshes, up to the steam and electric railways, carrying palaces at the rate of a mile a minute, and substantially in the same period we have brought Fraternal life insurance from a basis of charity and catch-as-catch-can, up to a scientific, actuarial and financial system in which each and every one of the ten million policyholders is being educated and trained to pay the actual and full cost in small monthly premiums, and thus we of the Fraternal societies stand ready to pay to our beneficiaries one hundred million dollars a year, and doing so we resent the charges and insinuations that the Fraternal associations are furnishing temporary insurance. We are increasing the benefits every year, and for many years have been paying life insurance, one hundred cents on the dollar, into the homes of one-third of the total population of the United States. With all the misrepresentations and insinuations against Fraternalists, we are today paying every policy in full, one hundred cents on every dollar, and it can safely be said that with the steadfast and rapid increase toward adequacy of rates, substantially every life insurance Fraternity doing business today will pay its every policy in full as it matures. I might go farther and say of the great life insurance fraternities of Des Moines, Iowa, that they are the greatest financial institutions of the great and beautiful city of Des Moines. I am quite sure that if an analysis were made of conditions in this city, you would find them exactly as I find them in my city, the capital of the great state of Ohio, where I know I am perfectly safe in saying that my company, the American Insurance Union, is not only the largest financial institution of that city, but take the three old-line life societies, put them into one, and then multiply them by two, and they will not be as large.

"Two years ago I had occasion to make some examinations of old-line and Fraternal life insurance, and I found that for every hundred dollars paid to the old-line companies they returned to their policyholders in one form or another, only thirty-three dollars out of the hundred. I also found that for every forty-two dollars paid to Fraternalists, they returned to the families and their members, thirty-three dollars. In other words, the old-line companies charge sixty-seven dollars, while the Fraternals charge only seven dollars to collect and pay their widows and orphans thirty-three dollars.

"In the state of Ohio, the old-line companies collected thirty millions of dollars and returned ten millions. In the state of Pennsylvania, they collected fifty-four million dollars and returned twenty-two million dollars. In Michigan, they collected ten million dollars and returned three millions. In Indiana they collected twelve million dollars and returned four million dollars. Yes, we of the Fraternal system are thankful to you gentlemen of the Chamber of Commerce of Des Moines for giving us an opportunity to call to your attention the fact that we are selling life insurance at actual cost, and in doing so we are teaching you that you can have all the life insurance you desire or need to protect those dependent upon you at a cost of about one-third what you are now paying to the old-line companies. Why should business men pay thirty dollars for life insurance that costs only ten? You are entirely too sensible, entirely too wise, to pay fifteen dollars for a pair of shoes when you know you can buy them for five, or pay fifteen cents for a pound of sugar worth only five. The mission of the Iowa Fraternal Congress and the Ohio Fraternal Congress and the National Fraternal Congress is to liberate you business men from the heavy cost and tax of life insurance. Our mission is to tell you that 'What God charges for life insurance costs but little; what man charges makes it so expensive as to place it beyond the reach of those who need it most.' It was Goethe, the great German poet, who said, 'Who is the happiest man? He who can rejoice in the success of his neighbors.' I take the liberty sometimes of modifying this, and asking, 'Who is the greatest of men, as well as the happiest of men?' and I answer it in the language of the poet, 'He who can rejoice in the success of his neighbors.' We of the Fraternal system rejoice in the success of our old-line life insurance neighbors. We do not envy them, we bear them no ill will, and we would not be unfair enough or untrue enough to ourselves to do other than rejoice in their success. But whatever may be their success in the financial world, our Fraternal life insurance system is moving on with such rapid and lengthy strides that the day is near at hand when our associations will have demonstrated to the world not only our capacity to receive and distribute life insurance at one-third the cost charged before we entered the field of competition, but also that we are paying larger sums to widows and orphans and distributing the money to millions of families who would have had no insurance at all but for our coming to them and tendering to them our services.

"It was Lincoln who said, 'I hope it will be said of me when I am dead and gone, by those who know me best, that I always plucked a thistle and planted a flower where I thought a flower would grow.' We of the Fraternal system are plucking the thistles and planting flowers for millions of families where no flowers would grow were it not for our assistance.

"There is still one other thought I would leave with you. We of the Fraternal system are binding this American Republic and even the Dominion of Canada together with fraternal bands of sympathy and comradeship that are stronger than the steel bands which stretch across our continent in the service of the great railway systems. We are making friends out of strangers. We are making comrades, brothers, and sisters in a great continental household. We are bringing to each and every one of our ten million members the great wealth referred to by Emerson, when he said, 'To be rich in friends is to be poor in nothing,' and we of the Fraternal system are rich in friends. A grander manhood or womanhood never graced or blessed any nation, empire, or continent in the history of the world, than the Fraternal manhood and womanhood represented by the National Fraternal Congress of America. Well may we Fraternalists quote the beautiful thought of that great spiritual poetic soul, Schiller, in saying:

"'If thou hast something, bring thy goods,
And a fair exchange be thine,
If thou art something, bring thy soul,
And intertwine with mine.'"

The Greatest Asset

The greatest asset of a Fraternal Order is the confidence of its membership. We do not bar the great surplus funds nor the high rates of assessment. Confidence of the membership is the one great balance wheel which will always right the wrong, and keep the ship steady and running smoothly. Every difficulty will be met with courage, moral and physical, by a membership which has had the element of confidence imbued into its fibre by square dealing from the officers and the laws of the Order.

If the membership is educated and fully advised by facts and figures that the Order is on a sound footing, then that Order is above par in the field of Fraternals. It can rely on something that has greater purchasing and selling power than money. That something is confidence in the Order, bull dog tenacity to facts as they know them, and knowing them to be facts, all the alarmists in the world cannot swerve them from their real hero. Like the Trojans of old, they stay by their commander, confident of his ability and knowledge to carry them to victory. Confidence has always been the mainspring of progress and achievement. The great works of the world are due to confidence in the men who lead, confidence in the spirit that prompted, confidence in the knowledge that right will win.—*Ex.*

The Boy Scouts

THE war in Europe has given great impetus to the Boy Scouts movement around the world. The services rendered England by the so-called "little soldiers" have been of incalculable value. When the post office at Manchester became so congested that there seemed no relief, the Boy Scouts, 300 in number, stepped in and straightened out the tangle. Boy Scouts carry messages, help at Red Cross quarters, dig potatoes when the farmers are short of labor, and patrol the whole eastern coast of England, keeping watch for German warships and submarines. They are rendering unmeasurable service to the British government.

Home Coming

The Twenty-Second Anniversary of the founding of the Tribe of Ben-Hur was celebrated at the meeting of Simonides Court No. 1, Crawfordsville, Indiana, at its new home in Castle Hall, Monday night, April 17. This Court was founded in April, 1894, and started with a charter membership of over four hundred. Since that date the Order has grown rapidly until it now has over 1,500 Courts throughout the United States.

At the meeting which was in the nature of a "Home Coming," Dr. J. F. Davidson, Supreme Medical Examiner, gave a brief history of the Society, tracing it from the time that the original four hundred obtained their charter and through the troubled days when it was getting on its feet up to its flourishing condition of today.

Among the other speakers were Louis Bischof, who was a charter member of Simonides Court, Harry N. Fine, Dr. Thomas Cooksey, and W. N. Steele.

A roll call of the members of the Court was had and of the 785 there were over 200 to respond to the call. Among these were two members from Mace, who joined the local Court over eighteen years ago. Of the two hundred present many were among those who had joined the Court during the early days and had seen the great nation-wide organization grow and develop around it.

Among those who responded to the roll call was Mrs. Laura A. Scott, one of the four living original Officers of the Court. When the charter was first granted a committee was chosen to select officers and among those chosen was Mrs. Scott and Mrs. Lucinda Glover and eight men. Mrs. Scott is still an officer, being the Scribe of the Court. Of the eight men chosen, six are now dead, but the two living members, John Williams and D. W. Cox, still retain their membership. Mr. Cox is now living in St. Joseph, Mich.

After the meeting refreshments were served and a social hour enjoyed.

Assist the Deputy

Members of Fraternal Societies sometimes lose sight of the duty they owe to their Order to assist their deputy in every way possible to augment the growth of their Court. They expect to be paid a commission upon the new members that they secure or help to secure. This is often the fault of the deputies themselves, in their zeal to roll up a list of applications, or to beat the deputy of some rival society in securing candidates.

The deputy gets paid for his work, it is true, but he should be paid for it, because, as a rule, he devotes his whole time to the work, or as much time as the size and the population of his territory will warrant, and he is entitled to every cent that is paid him.

Life insurance is a good thing—a fine thing—and Fraternal insurance is a still finer thing, and the members are only carrying out their obligations and extending the good things of the Order to others in thus assisting the deputy to secure applicants. Then, considered even from a selfish standpoint, it is to the member's interest for the Order to grow. The more members, the more in attendance; the more in attendance, the more interest in the meetings and the greater readiness to assist you when you are sick, to cheer you when you are down and out. The more members, the more local dues with which to care for you when you are sick and to pay your dues for you when you are unable to do it yourself.

Don't make it merely a matter of dollars and cents. You have your work—your way of making a living. Don't ask the deputy to cut into his commission and pay you for doing your duty. Be loyal to your society. Speak a good word for it on every hand. Clear the way for the deputy and then rejoice together—that he has put another commission on to his book, and you—that you have helped to make some one's life better and maybe kept the wolf from the door of some one's children.—*David Townsend, Argenta, Ark.*

The editor of the Hardeman *Free Press* says: "We fell asleep in a chair at Grand Junction last Wednesday night on our way home from Memphis, and let our train leave us. The hotel clerk told us to go upstairs and take the room on the right side of the hall with the lamp burning low. He said he was crowded and we would have to double up with a man. We went up and pulled off our things and went to bed without waking our bedfellow, who was sleeping sound with the sheet over his head to keep off the muskeeters. Before we fell into the arms of Morpheus we seen a young lady and a young gentleman come in and set down by the winder. At first they talked so low we couldn't hear what they sed. Finally we heard the little miss say: "Wallie, ain't you ashamed to try to kiss me right here where we are setting up with a dead person?" We felt curious. We slowly reached over and touched the nose of the man we was in bed with, and seen at a glance that he was dead alright. We riz up instantly, and it was a race to a finish 'twixt us three fer the bottom of the steps. It is useless to say we wus fust past the post by two lengths. We didn't skeer that couple any wuser than the corpse skeered us.

Pennsylvania Railroad Co.

THE spirit of coöperation as exemplified by our Fraternal Beneficial Societies is being recognized as a potent factor, which is fully demonstrated in the recent ruling made by the Pennsylvania Railroad Company. The President of the Company has issued a circular to its thousands of employees asking their assistance in celebrating the Seventieth Anniversary of the Company, from which we take the following extracts:

"In these seventy years we have learned much. Above all, we know that the future prosperity of our Company depends upon the continued confidence, coöperation and good-will of the people it serves. For what our railroad represents after these seventy years, credit belongs;—

"First, to our stockholders, whose capital made possible the development of this railroad.

"Second, to those directors, officers, and employes who have gone before, and to the 250,000 of us who are now working to make this railroad system better every day.

"Third, to a helpful and reasonable public."

IF the father will remember the number of times he broke through the ice when a boy he will have a larger sympathy for the boy. If the boy will remember how he fell and bumped his head when he insisted on taking his father's hand instead of allowing his father to take his, he will avoid many, many pitfalls.

UNDER THE PALMS

NEWS FROM THE COURTS

Illinois

Mattoon, Ill.—A class of two hundred candidates was initiated Friday evening, April 14. The Grand Spectacular being given by the J. C. Hale Court No. 149 of Mattoon and Melchoir Court No. 27 of Charleston at the Majestic Theatre. Supreme Instructor W. N. Steele of Crawfordsville, Ind., assisted by Special Representative Mrs. Clara L. Camp, were in charge of the initiation.

An audience of five hundred members witnessed the grand spectacular review of the scenes from Lew Wallace's great book, "Ben Hur," as portrayed by the Degree Teams.

Probably the greatest feature of the entire initiation was the splendid drill work of twenty-eight young men and women of the Mattoon and Charleston Courts, who represented Roman soldiers and Grecian maidens, and portrayed the life and customs of the days of Ben-Hur.

The costumes worn in this scene were magnificent and the drill work of the teams made it a scene of rare beauty. The candidates, who are from among the leading residents of Charleston, Effingham, Casey, and Mattoon, were favorably impressed by the grandeur of the work.

Supreme Officers from both this state and the state of Indiana were present, among them being H. J. McGinnis, State Manager for Illinois; and P. O. Bowers, State Manager for Indiana. The following district managers for Illinois were also present: J. P. Redmond, of Greenville; A. C. Utterback, of Centralia; L. M. Hundley, of Urbana; and F. L. Feldhake, of Effingham.

At the conclusion of the initiation at the Majestic Theater, the entire five hundred members assembled at the Ben-Hur club rooms, in the Harris building, where they were served with a luncheon. The club rooms were decorated for the occasion in palms, ferns, and fancy colored paper festoons from the center of the ceiling. After the luncheon the members retired to the ball room, where they spent the remainder of the evening dancing. The Cole orchestra furnished the music, and this concluded one of the most pleasant evening's entertainment ever given by our members. Correspondent.

Florida

Palmetto, Fla.—The writer is a member of Princeton Court No. 43, of Princeton, Indiana, but is sojourning in this land of sunshine and flowers, and thought perhaps a brief article would be appreciated by the members of our Society.

Florida is certainly the "dream of the southland." There are 365 growing days every year, consequently three and four crops can be raised on the same land each year. The climate is certainly ideal and the salt of the sea breeze greatly relieves catarrh and rheumatism. It is a difficult matter to understand why our brothers and sisters remain in the north, where it is so cold, when they could enjoy this beautiful country and have good health and prosperity.

This should be a great district for the Tribe of Ben-Hur, and we hope ere long Courts will be organized in this vicinity, for we are lonesome and anxious to attend the meetings. Ben-Hur should flourish in this Garden of America. You will hear more from us in future issues of The Chariot.

H. E. Brown.

Indiana

Decatur, Ind.—Friday evening, April 7, "Tirzah Aid," of Decatur Court No. 156, held its regular business meeting. After a short session, the doors of the hall were thrown open to all Ben-Hurs and their families, and about 130 members and their friends attended. The evening proved a most delightful one, and will long be remembered with pleasure.

A very excellent program was given, one feature being the beautiful flag drill, march, and song, given by sixteen little girls under the direction of Mrs. Ruby Baker, with Goldie Closs, pianist. Miss Agnes Gilkey entertained us with one of her interesting stories, and the Misses Maud and Mabel Springer, who are especially good in their line, gave a whistling duet. Other members on the program were: Music at various times during the evening by Goldie Closs and Marion Biggs, piano and trap drummer; readings, Helen Willhelm, Violet Earhart, Martha Tucker, Ruth Worden, Nedra Glancy, Rachel Springer, Esther Hornstein, Naomi Crauer, remarks by Clayton Schaffer, vocal solos, Dorthy Enos, Dolores Ballinger; piano solos, Bonnie Duke, Marie Gerig; ghost song, ten girls. The Refreshment Committee, consisting of Sisters Artman, Pohing, Hovenstam and Hay, prepared sandwiches coffee, and nabiscoes, which was served by eight young ladies.

We are having splendid Court meetings, on Friday, April 14, will take in a class of candidates, and with our splendid corps of Officers, it is hoped we will soon reach the three hundred mark. Reporter.

Argos, Ind.—Saturday evening, March 18, the Degree Team from Ft. Wayne Court No. 15, accompanied by State Manager P. O. Bowers and Deputy Jos. A. Treadwell, came to Argos to take charge of the initiatory work for Hawthorne Court No. 95. The visitors were met at the train by a committee, composed of D. C. Parker, Mr. and Mrs. C. M. Anderson, and Dr. and Mrs. E. P. Fugate, and escorted to the Argos House, where all sat down to an appetizing seven o'clock dinner.

The Court meeting was called to order in the I. O. O. F. Hall at 8 o'clock. Manager Bowers, of Crawfordsville, presiding. Following the initiatory work, officers were elected and installed. After the installation short talks were given by Brothers Bowers and Treadwell, of Crawfordsville; Dr. Eley, of Plymouth; Mrs. D. C. Parker, and M. J. Clear, Scribe of Ben-Hur Court No. 15, Ft. Wayne.

L. M. HUNDLEY.

We are pleased to give herewith half-tone of Brother L. M. Hundley, of Urbana, District Manager of Eastern Illinois, who led our field forces for the month of March in the amount of business secured. By his personal work he wrote $66,000 of business. The above is a splendid record and testifies to the ability of Brother Hundley as a conscientious and faithful worker. He has been with the Society for a number of years, working continuously in the same district, and although he has but three counties in his territory, he is always producing his share of business.

Refreshments were then served. Music and a good time was enjoyed by all until the 12:48 train, when the guests departed.

Reporter.

Boonville, Ind.—Tuesday evening, April 18, Boonville Court No. 59 held a very interesting meeting at their hall in the Mellen Building. After the regular business of the Court a surprise was sprung by the members of the "Red" contest side, who were losers in the contest, by entertaining the "Blues" with the following highly appreciative program:

Solo....................Miss Edythe Bryan
(Accompanist, Miss Ruth Simpson)
Address..................Judge Roscoe Kiper
Solo...................Master Harold Gough
(Accompanist, Mrs. Eugene Gough)
Recitation from Riley.....U. W. Youngblood

The musical numbers and the addresses were well received and had to respond to encores. At the close of the entertainment, refreshments were served. Reporter.

Dunkirk, Ind.—On Saturday evening, April 1, Dunkirk Court No. 366 was instituted here with a class of thirty candidates. The Degree Team from Muncie exemplified the ritualistic work in a very able way and the candidates of the evening could not help being convinced that the ritual of the Tribe of Ben-Hur held possibilities, and required real dramatic ability on the part of each member of the team.

Immediately after the initiatory work Brother P. O. Bowers, State Manager of Indiana, took charge of the meeting and called upon the members of the Court to nominate and elect officers for the present term, after which they were duly installed in their respective offices.

Castalia Court No. 13 of Muncie was represented by a delegation of sixty-six members who chartered a special car for the occasion and proves conclusively that the true Ben-Hur spirit exists in the eastern part of the state.

Under Good of the Order short talks were made by Brother A. S. Freel of Muncie and Brother Jos. A. Treadwell of Crawfordsville, after which Brother Bowers gave a very interesting talk regarding the principles and aims of this Society, which on adequate rates is safely building on a true and strong foundation, and therefore preparing itself years in advance of other Fraternal Societies for the Tribe of Ben-Hur is one that will absolutely guarantee protection to the families of its members.

After the meeting had been closed in due form the doors of the banquet room were thrown open and an elaborate chicken luncheon was served.

Sister Eva Keith, our local Deputy, deserves a great deal of credit for her work here during the past few weeks, and the members have pledged about fifty new members during the coming weeks and expect to place this Court on the Roll of Honor in a very short time. Reporter.

Columbus, Ind.—Brother Howard J. Tully, who has been Scribe of Columbus Court No. 119 for the past six or seven years, is one of our most loyal and faithful members, and although he is one of the prominent merchants of our city, and a conservative and careful business man be always finds time and is ever ready to render a Fraternal service, being a member of several Societies other than that of the Tribe of Ben-Hur. He is prominently identified with the Improved Order of Red Men and is a candidate for the Great Keeper of Wampum. In a very great measure the success of Columbia Court is due to his efforts and faithfulness in making the collections and forwarding same to the Supreme Office. You will hear some more good reports from Columbus Court in future issues of The Chariot. Chief.

New York

Buffalo, N. Y.—The Drill Team of Court No. 37 is working overtime in the effort to make their final dance and drill of the season a big and successful affair. They will have new costumes and are working under the direction of Sister J. Palmer on some novelty dance steps that will tend to add more laurels to their reputation for individuailty. The date is May 10, and the outlook "One Big Time." This will probably be the last public appearance of the team for the summer, although if plans materialize they will appear in an electric drill at the annual outing in August.

Two picnics have beeen planned for the coming summer, one to be held on June 24, and the other on August 19, both at Fort Erie Beach, and to make them a success it is hoped that all members will keep in touch with the plans through the local papers and through The Chariot.

The Degree Team is rehearsing for the final initiation ceremony of the season. It is expected that an unusually large class will be presented as the warning of the Fort Wayne Courts has set the members working and many members are being enrolled daily.

As a closing paragraph we wish to again remind the local members of date May 10, of the Drill Team's dance. They have worked hard and their hard work has brought praise from many a Fraternal man, not counting the many compliments of members and their friends who have been lucky enough to see this crack Drill Team in action, and it would be but a slight showing of appreciation if every Buffalo member turned out for the final exhibition of the year. Remember the date, Wednesday, May 10.

Correspondent.

Louisiana

New Orleans, La.—Friday, March 31, New Orleans Court No. 5 gave an entertainment for the benefit of our Sick Fund, which consisted of high class Vaudeville and was a great success. The entertainment was given in the Napoleon Theatre. The following is the program and cast of characters:

Part 1. Dr. Jeckyl and and Mr. Hyde.....
Fred Trastour, Otto Hartung
Part 2. Indian Dance...........W. C. Falls
Part 3. Solo................Mrs. F. T. Falls
Part 4. Indian Hunt Scene in Alaska.....
Lou Atkinson, W. C. Falls
Part 5. Tableau—Ben-Hur Galley Scene...
Dr. E. A. Bertucci, Wm. Snow, J. A. Morales, Lou Atkinson, W. C. Falls, F. Lolito, J. Cascinotto, and J. J. LaFont.

The rendition of this program was very pleasing and the attendance was fine, so that the Sick Fund was greatly increased in a financial way from the receipts, and will be used for the members of New Orleans Court No. 5. Correspondent.

Arkansas

Argenta, Ark.—Monday, April 3, Argenta Court No. 71 initiated a class of candidates and accepted by favorable ballot twelve applications to be initiated at our next meeting. A committee was appointed to arrange for an open or public meeting Monday, May 15, at which time we will celebrate our First Anniversary, and will have the required number of members to entitle us to a place upon the Roll of Honor at that time. A special campaign is being planned and an effort will be made to win the State Prize Banner for the year 1916.

Thursday, April 6, we visited Rose City Court No. 40 of Little Rock, and arrangements were made for a contest between the members of Argenta Court No. 71 and Rose City Court No. 40. The contest to be for new members and we predict great developments in this district.

We are organizing our drill team under the direction of Dr. R. C. Foster, who is said to be the best drill master in the State of Arkansas. Arrangements will be made to purchase uniforms for our Degree Team as soon as they have perfected their work. Each and every member of Argenta Court is indeed a Booster for Ben-Hur, and our membership includes a jolly crowd of young people.

Reporter.

Washington

Buckley, Wash.—Purity Court No. 13 celebrated its sixteenth birthday on the evening of April 5, with an interesting program and elaborate banquet. About seventy-five members and friends being present and a brief history of the Court was given in the following address by Sister Bertha Fullam:

"Chief, Sons and Daughters of Hur, and Visiting Friends,—We are assembled here this evening to celebrate the Sixteenth Birthday of Purity Court No. 13, which was or-

Continued on Page Six.

The CHARIOT

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. GERARD, M. D. ....Supreme Chief
JNO. C. SNYDER ....Supreme Scribe
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Crawfordsville, Indiana

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TYPOGRAPHICAL UNION LABEL CRAWFORDSVILLE

MAY, 1916

"Whatever hath been written shall remain,
Nor be erased nor written o'er again;
The unwritten only still belongs to thee;
Take heed, and ponder well what that
shall be." LONGFELLOW.

While you are insurable is the time to take membership in Ben-Hur.

THE golden rule is the highest expression of an ethical idea. If it were practised universally the whole world would be a fraternity.

THE Courts of St. Louis, Missouri, will celebrate the Twenty-second Anniversary of Ben-Hur with an Entertainment and Dance at Dreamland, Olive Street, near Grand Avenue, on Thursday evening, May 4, and the program will be a most enjoyable event for those who can attend.

THE CHARIOT is in receipt of resolutions from Bluff City Court No. 6, of Hannibal, Missouri, upon the death of Brother S. A. Birch, but regret limited space will not permit the publication in full. We join with the members of the Court in extending sympathy to the bereaved ones.

BROTHER W. E. Hardison, Past Chief of Lookout Court, No. 31, whose address is Lookout Mountain, Tenn., has a most unique gavel made from the same kind of briar wood the soldiers used in 1861 in making their pipes. The price of the gavels are 75 cents each, postage prepaid.

THE Editor is in receipt of a copy of the very attractive little book, "Judge Samson and Delilah," by C. J. Beedle, a prominent member of the Bar at Seattle, Wash. This book is beautifully bound in white morocco and is indeed an interesting statement of "The Tragedies of Life." The price is $1.00 postpaid.

THE Fifteenth Annual Session of the Northern Indiana District Congress will be held in Kendallville, Indiana, commencing Wednesday, May 3. One of the most interesting programs is being prepared which has ever been offered by the Congress, and everything indicates a rousing meeting. Cash prizes will be given to the Drill Teams, the contest being held Thursday, May 4.

THE presentation of the State Prize Banner to Portsmouth Court No. 109 of Portsmouth, Ohio, by our Supreme Organizer, Brother W. H. Owen, an account of which was given in the last issue of THE CHARIOT, has started a new campaign in that city, and Portsmouth Court is planning to forge to the very forefront and obtain first rank among the Courts of the entire Supreme Jurisdiction.

Supreme Meeting

The Tenth regular session of the Supreme Tribe will be held in the city of Crawfordsville, Indiana, Tuesday, June 6, and we believe this will prove to be an important and helpful session. Plans are being perfected for the entertainment of Representatives and visitors. We greatly regret we cannot give the full program in this issue of THE CHARIOT.

THE Laws provide that the Canvassing Committee shall meet at the Supreme Office not later than May 5, and their report will be published in the June CHARIOT, giving a complete list of all of the Candidates which have received votes and the number of votes cast for each.

WE regret that some Courts have cast their votes for candidates who have not qualified and been properly nominated. The vote of the Court cannot be counted, except it be for some Representative who has been duly nominated, and such candidate has been properly qualified by procuring a Past Chief's certificate before the official ballot was printed March 1.

THE Editor wishes to acknowledge receipt of copies of the Consolidated Chart and Statistics for Fraternal Societies for 1916, as issued by the *Fraternal Monitor.* Brother Arthur Hamilton has succeeded in maintaining the high standard of excellence heretofore established by that splendid paper, and we believe every Fraternalist, especially those interested in field work, will find it of much material benefit and very instructive, and should have a copy of each for ready reference. The price of the Statistics is 75 cents with paper cover and $1.00 with leather cover, and the price of the Consolidated Chart is 50 cents for paper and 75 cents for leather cover, the latter also contains two convenient pockets, which can be utilized for carrying applications.

Children's Day

To the Officers and Members of the Tribe of Ben-Hur, Greeting:

The Laws of the Supreme Tribe designate the first Saturday of June as Children's Day, therefore in accordance with the General Laws of the Order, as Supreme Chief, I hereby designate Saturday, June 3, 1916, as Children's Day, and trust our Courts everywhere will observe this special day with appropriate exercises, making an effort to please and delight the children of our homes.

Fraternally in T. B. H.,
R. G. GERARD,
Supreme Chief.

THE Fraternal system of insurance protection is yet in its infancy—it has just begun its functions. It will continue to grow as a most significant development of our twentieth century civilization. We can scarcely think upon its possibilities. It continues to keep abreast of the times. It meets economic conditions and promotes thrift and savings. What no man could do the Fraternal plan accomplished through the contribution of many to a common fund. It is conservation of energy and of individual resources. It is removed from speculation, is immune from panics, and must be permanent. Fraternal coöperative effort is worth while for it touches society in general, appeals to the best in us, and reaches to generations unborn. The person closely in touch with it has an abiding inspiration and a high ideal of life.

WE trust the Scribes of the various Courts will have complied with the General Laws of the Society regarding report of the vote for Supreme Representative of their respective Courts. The votes must have been cast by the Court not before April 1, and not later than April 25, and forwarded upon the blanks furnished by the Supreme Tribe to the Supreme Scribe on or before May 1. **Votes received after May 1, will not be counted.**

Accommodations

The Supreme Officers, Representatives, and visitors who expect to attend the meeting of the Supreme Tribe in June should write to the Editor of THE CHARIOT, sufficiently in advance of their arrival and advise as to the kind of accommodations desired. Rooms can be procured in private families for 75 cents to $1.00 for each person, and at the Hotel at $1.50 and up. The above prices for Hotel and private families are for rooms only, but meals can be procured at the cafes and restaurants at 25 cents and up.

All reservations should be made through Brother Gilbert Howell and requests should be forwarded to him in time that proper arrangements may be made for the entertainment of the Representatives and visitors, as accommodations are somewhat limited.

IN accordance with the General Laws of the Order, Children's Day occurs on the first Saturday of June and Memorial Day on the second Sunday in June, and our Supreme Chief has issued proclamations which appear elsewhere in this issue of THE CHARIOT. We hope the members everywhere will give proper observance to these days, and send a brief written account or clipping from the local papers to THE CHARIOT concerning the same.

These special days set aside by our Society can be made very impressive and helpful. Indeed the children in our homes should be fostered and nurtured in the interest of our Fraternal Societies and taught from childhood, the sublime principles of love and sympathy. We are glad to note that many of our sister Societies have also established similar days to be so observed and in sparsely settled communities it may be of great benefit to hold joint services with other Societies, and thus strengthen the bond of Fraternal fellowship.

Timely Warning

WE are pleased to learn from Brother W. E. Wilde, our District Manager in charge of the work in Buffalo, New York, that a vigorous campaign is being inaugurated to maintain the supremacy of Star of Bethlehem Court No. 37. The illustration given in this issue of THE CHARIOT is that of the Young Ladies' Drill Team at one of the series of entertainments given by this excellent Court to keep up the continued interest of the membership.

Brother Wilde sends a word of warning that the "entire membership has consolidated to help maintain the supremacy of Star of Bethlehem Court No. 37." It will be of interest to watch the contest between the Courts of Buffalo, New York; Fort Wayne, Indiana; Louisville, Kentucky; and Portsmouth, Ohio. Each Court has declared their determination to carry off the honors and head the list as the largest Court in the Supreme Jurisdiction. What will be the result at the close of the year?

Proclamation

To the Officers and Members of the Tribe of Ben-Hur, Greeting:

The Laws of the Supreme Tribe designate the second Sunday in June of each year as Memorial Day, in accordance therewith, as Supreme Chief, I hereby designate as Memorial Day for the year 1916, Sunday, June 11.

Each of the Courts have been supplied with the regular Memorial Exercises, but should any Court desire extra copies they can be procured free of cost upon written request of the Scribe, under seal of the Court.

The exercises can be held either in the Court Room, public hall, church, or at the cemetery. Let us render a proper observance of respect and pay our tribute of love by decorating the graves of our loved ones with flowers, using these silent but sweet emblems.

Fraternally in T. B. H.,
R. H. GERARD,
Supreme Chief.

IT has been the pleasure of the Editor to visit several of the Courts during the month of April. Monday, April 3, we visited Caledonia Court No. 59 of Urbana, Illinois, which initiated a class of candidates, and the Editor greatly enjoyed the work of their splendid degree team, and was delighted to meet many old friends and form new acquaintances. Brother and Sister Hundley and Brother and Sister Johnson were especially courteous. The work in Caledonia Court is promising and there are flattering prospects for Ben-Hur in that splendid Court.

Tuesday, April 18, in company with our Supreme Chief, Dr. R. H. Gerard, Supreme Scribe, Jno. C. Snyder, Supreme Actuary, C. W. Iliff, we attended a meeting of Century Court No. 26 of St. Louis, Missouri. Brother Jno. H. Wartmann, Supreme Judge, who is in charge of the work in that city, had arranged so that visiting members were present from each of the Courts in the city and it was a most enjoyable event. Short talks were given by each of the Supreme Officers, and also by Brother Howard Sidener, Prosecuting Attorney, of St. Louis, and who is a loyal member of Century Court. Plans were inaugurated for a campaign to procure 5000 members in the city of St. Louis, and we are hopeful of great results from that district.

Friday evening, April 21, it was the Editor's pleasure to attend a meeting with Forest City Court No. 15 at Cleveland, Ohio, in their beautiful quarters in Moose Hall. Brother Harry D. Michael, Supreme Lecturer, gave his illustrated lecture to an appreciative audience. Brother R. G. Hungate, our State Manager, was called to the chair by the Chief of the Court, Brother Barber, and during the evening Brother Hungate presided. A campaign was inaugurated for 1000 candidates. Brother W. S. Gayle, our District Manager for Cuyahoga County, was present, and as it was an open meeting, friends of the members had been invited and he succeeded in writing $8,000 of business during the evening. The lecture by Brother Michael upon the book Ben-Hur was followed by a reading by Miss Estel Kucura, a talented reader, and who is a member of Forest City Court No. 15. The evening proved to be a most enjoyable one for the Editor.

Now is the time to take insurance. Tomorrow may be too late. Upon today's decision may depend whether you will be one out of the nine to be rejected.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 7th day of March, 15, 1916.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1581**
2	Palestine No. 2, Olean, N. Y.	397
3	Edw. Lauterbach, 84, New York, N. Y.	388
4	Genessee Valley, 18, Rochester N.Y.	254
5	Jefferson No. 24 Watertown, N. Y.	203
6	Olean, No. 43, Olean, N. Y	131
7	Electric City, No. 75, Schenectady, N.Y.	141
8	Balthasar No. 77, Troy, N. Y.	133
9	Ithmar No. 1, Auburn, N. Y.,	121
10	Arrius, No. 9, Geneva, N. Y	115

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1268
2	Balthasar No. 9, Crawfordsville, Ind.	956
3	Crescent City No. 122, Evansville, Ind.	765
4	Simonides No. 1, Crawfordsville, Ind.	753
5	Esther No. 4, Terre Haute, Ind.	634
6	Marion No. 48, Marion, Ind.	548
7	Princeton No. 43, Princeton, Ind.	397
8	Malluch No. 45, Vincennes, Ind.	385
9	Vigo No. 126, Terre Haute, Ind.	356
10	Washington, 169, Washington, Ind.	351
11	Wabash No. 23, Wabash, Ind.	334
12	Huntington No. 68, Huntington, Ind.	327
13	Unity No. 350, Indianapolis, Ind.	322
14	Castalia No. 13, Muncie, Ind.	321
15	Beech Tree No. 211, South Bend, Ind.	312
16	Star No. 277, Indianapolis, Ind.	296
17	Vanderburgh No. 127, Evansville, Ind	285
18	Logansport No. 233, Logansport, Ind.	280
19	Aldebaran No. 16, Peru, Ind.,	278
20	Orontes No. 77, Shelbyville, Ind	274
21	Kendallville No. 20, Kendallville Ind.	271
22	Elkhart No. 72, Elkhart, Ind.	268
23	South Bend, No. 41, South Bend, Ind	265
24	Kokomo No. 33, Kokomo, Ind	260
25	Evening Star, No. 231, Evansville, Ind.	245
26	Queen City, No. 153, Marion, Ind.	244
27	Columbia City 92, Columbia City, Ind.	242
28	Oolitic, No. 54, Bedford, Ind.	234
29	Isis No. 32, Anderson, Ind.	230
30	Decatur No. 156, Decatur, Ind.	229
31	Germania No. 165, Evansville, Ind.	223
32	Chariot No. 38, Lafayette, Ind.	218
33	Maple City No. 125, LaPorte, Ind.	216
34	Antioch No. 12, Garret, Ind.	214
35	Richmond, No. 42, Richmond Ind.	202
36	Boonville No. 59, Boonville, Ind.	198
37	Rigel No. 86, Michigan City, Ind.	194
38	Vincennes No. 243, Vincennes, Ind.	184
39	Corydon, No. 184, Corydon, Ind	182
40	Bismarck No. 134, Terre Haute, Ind.	175
41	Greencastle No. 102, Greencastle, Ind.	165
42	Harmony No. 304, Logansport, Ind.	165
43	Evansville No. 10, Evansville, Ind.	161
44	Posey No. 105, Mt. Vernon, Ind.	147
45	Sandborn No. 67, Sandborn, Ind.	138
46	Owensville, No. 104, Owensville. Ind.	136
47	Jewel No. 334, Michigan City, Ind.	130
48	Hartford City, 36, Hartford City, Ind.	127
49	Frankfort No. 2, Frankfort, Ind.	122
50	French Lick No. 200, French Lick, Ind.	118
51	Progressive No. 166, Hammond, Ind.	114
52	Freelandville No. 91. Freelandville, Ind.	112
53	Bluffton, No. 7, Bluffton, Ind.	104
54	Grandview, No. 150, Grandview, Ind.	104
55	Faith No. 316, Evansville, Ind.	103
56	Antares No. 39, Tipton, Ind.,	100
57	Tennyson No. 203, Tennyson, Ind.	100

Kentucky

1	Kentucky No. 11, Louisville, Ky.	1014
2	Jehovah No. 4, Louisville, Ky.	423
3	Ludlow No. 9, Ludlow, Ky.	314
4	Henderson No. 3, Henderson, Ky.	299
5	Covington No. 2, Covington, Ky	184
6	Newport No. 1, Newport, Ky.	172
7	Ilderim No. 14, Louisville, Ky	157
8	Mizpah No. 8, Bellevue, Ky.	116

Ohio

1	Portsmouth No. 109, Portsmouth, O.	989
2	Ilderim, No. 1, Dayton, O.	635
3	Forest City No. 15, Cleveland, O.	553
4	Esther No. 4, Hamilton, O.	429
5	Crockery City No. 111, E. Liv'r'l, O.	367
6	Washington No. 43, Toledo, O.	345
7	Canton No. 57, Canton, O.	313
8	Lew Wallace No. 189. Dayton, O.	298
9	Lincoln No. 23, Lima, O.	295
10	Ben-Hur No. 7, Findlay, O.	292
11	Springfield No. 31, Springfield, O.	270
12	Toledo No. 34, Toledo, O.	251
13	Balthasar No. 3, Cincinnati, O	235
14	Aldebaran No. 14, Youngstown, O.	202
15	Mars No. 151, Cincinnati, O.	192
16	Lincoln Heights No. 112, Cleveland	182
17	Butler No. 99, Hamilton, O.	174
18	Eros No. 5, Mt. Vernon, O.	166
19	Ithamar No. 8, Marion, O.	160
20	Bellefontaine No. 12, Bellefontaine, O.	157
21	Alpha No. 51, Newark, O.	155
22	Liberty No. 70, Cumminsville, O.	142
23	Sidney, No. 19, Sidney, O.	127
24	Star of Valley No. 113, Wellsville, O.	118
25	Cincinnati No. 56, Cincinnati, O.	110
26	Putnam, No. 62, Columbus Grove, O.	108
27	Victory No. 176, Cincinnati, O.	104
28	Riverside No. 49. Shelby, O.	102

Illinois

1	Triumph No. 17, Decatur, Ill.	703
2	Ithamar No. 1, Danville, Ill.	569
3	Caledonia No. 59, Urbana, Ill.	458
4	Valhalla No. 63, Chicago, Ill.	359
5	E. St. Louis No. 136, E. St. Louis, Ill.	344
6	Mira No. 97, Mt. Carmel, Ill.	293
7	Friendship No. 61, Chicago, Ill.	286
9	Damascus No. 41, Springfield, Ill.	278
8	Balthasar No. 2, Champaign, Ill.,	275
10	Galesburg No. 50, Galesburg, Ill	266
11	Lawrenceville, 86, Lawrenceville, Ill.	250
12	Castalia, No. 154, Joliet, Ill.	245
13	Olney No. 12, Olney, Ill.	244
14	J. C. Hale No. 149, Mattoon, Ill.	239
15	Fox River No. 508, Aurora, Ill.	230
16	Metropolis No. 181, Metropolis, Ill.	222
17	Danville No. 474, Danville, Ill.	221
18	Granite No. 144, Granite City, Ill.	217
19	Miriam No. 11, Kensington, Ill.	216
20	Waukegan No. 76, Waukegan, Ill.	211
21	Harrisburg No. 116, Harrisburg, Ill.	205
22	Melchior No. 27, Charleston, Ill	192
23	Grayville No. 28, Grayville, Ill.	184
24	Mizpah No. 7, Rockford, Ill.	183
25	Pullman No. 42, Pullman, Ill	182
26	Mt. Vernon No. 115, Mt. Vernon, Ill	175
27	Linne No. 262, Rockford, Ill.	158
28	Garfield No. 64, Chicago, Ill	157
29	Auburn No. 49, Auburn Park, Ill.	152
30	Egyptian No. 56, Carmi, Ill.	143
31	Paris No. 4, Paris, Ill.	141
32	Superior No. 372, South Chicago, Ill.	141
33	West Salem No. 31, W. Salem, Ill.	139
34	Fairfield No. 101 Fairfield, Ill.	139
35	Chicago No. 15, Chicago, Ill.	138
36	Kankakee No. 91, Kankakee, Ill.	138
37	Litchfield No. 169, Litchfield, Ill.	137
38	St. Clair No. 250, E. St. Louis, Ill.	135
39	Voduany No. 333, Chicago, Ill	134
40	Columbia No. 74, Chicago, Ill.	133
41	Kewanee No. 258, Kewanee, Ill.	128
42	Chicago No. 66, South Chicago Ill.	127
43	Robinson No. 48, Robinson, Ill.	125
44	Cairo No. 171, Cairo, Ill.	122
45	Decatur No. 243. Decatur, Ill.	120
46	Effingham No. 36, Effingham, Ill.	113
47	K.J. Poniatowski, No. 240, Chicago, Ill.	110
48	St. Joseph No. 3, St. Joseph, Ill.	107
49	Germania No. 82, Chicago, Ill.	106
50	Madison No. 200, Madison, Ill.	106
51	F. L. Riegr, No. 281, Chicago, Ill.	104
52	Mt. Carmel No. 453, Mt. Carmel, Ill.	102
53	Vlastimel, No. 186 Chicago Ill.,	102
54	Cesky Vlastence, 102, Chicago, Ill.	101
55	Clay, No. 108, Flora, Ill.	101

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	677
2	Lincoln No. 118, Lincoln, Neb.	367
3	Mecca No. 13, Omaha, Neb.	349
4	Harmony No. 28, Ord, Neb.	191
5	Arrius No. 32, Scotia, Neb.	139
6	York No. 61, York, Neb.	134
7	Fullerton No. 6, Fullerton, Neb.	118
8	Stanton, No. 10, Stanton, Neb.	117
9	North Nebraska No. 9, Norfolk, Neb.	116
10	Osceola No. 39, Osceola, Neb.	114
11	Esther No. 21, David City, Neb.	113
12	Omaha No. 110, Omaha, Neb.	107

Iowa

1	Melchior No. 3, Waterloo, Ia.	599
2	Aldebaran No. 12, Cedar Rapids, Ia.	508
3	Tirzah No. 3, Mason City, Iowa	437
4	Roman No. 98, Sioux City, Ia.	260
5	Cedar Rapids, No. 65, Cedar Rapids, Ia.	216
6	Jewel No. 2, Council Bluffs, Ia.	215
7	Ben-Hur No. 15, Oskaloosa, Ia.	157
8	Banner No. 29, Sioux City, Ia.	143
9	Unity No. 54, Marshalltown, Ia.	139
10	Clinton No. 28, Clinton, Ia.	133
11	Star, No. 41, Creston, Ia	112

Missouri

1	Carnation No. 7, Kennett, Mo.	484
2	Century No. 26, St. Louis, Mo	316
3	Morehouse No. 10, Morehouse, Mo.	203
4	Independence No. 159, Dexter, Mo.	200
5	Sikeston No. 9, Sikeston. Mo.	191
6	Simonides No. 61, St. Louis, Mo.	141
7	Golden Rod No, 22, St. Joseph, Mo.	130
8	Lone Rock, No. 156, Chaffee, Mo.	127
9	Sedalia No. 39, Sedalia, Mo.	109
10	Poplar Bluff, No. 65, Popular Bluff, Mo.	104

Tennessee

1	Usona No. 36, Memphis, Tenn.	445
2	Jere Baxter No. 12, Nashville, Tenn.	199

Pennsylvania

1	Keystone No. 1, Bradford, Pa.	434
2	Pioneer No. 42, Scranton, Pa.	421
3	Lew Wallace No. 17, Meadville, Pa.	306
4	Harmony No. 43, Sharon, Pa.	243
5	New Kensington, 11, N. Kensington, Pa.	228
6	Arrius No. 4, Braddock, Pa.	223
7	Rigel, No. 9, Newcastle, Penn	207
8	Ben Franklin, 97, Philadelphia, Pa.	201
9	Trevyline No. 12, Jeannette, Pa.	190

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	366

Washington

1	Tacoma No. 2, Tacoma, Wash.	304
2	Oriental No. 6, Seattle, Wash.	134
3	Ben-Hur No. 3, Bellingham, Wash.	115
4	Purity, No. 13, Buckley, Wash.	109

Texas

1	Lone Star No. 1 Ft. Worth, Tex.	252
2	Simonides No. 11, Marshall, Tex.	220
3	Arrius No. 68, Wichita Falls, Tex.	207
4	Tirzah No. 10, Dallas, Tex.	179
5	Greenville No. 39, Greenville, Tex.	174
6	Ithamar No. 3, Cleburne, Tex.	152
7	Ben-Hur No. 5, Houston, Tex.	135
8	Denison No. 94, Denison, Tex.	104

Arkansas

1	Esther No. 3, Jonesboro, Ark	226
2	Egyptian No. 4, Paragould, Ark	217
3	Tirzah, No. 32, Truman, Ark	127
4	Century No. 10, Wynne, Ark.	123

District of Columbia

1	Washington No. 1, Washington, D. C.,	224

Michigan

1	Fort No. 130, Detroit, Mich.	217
2	Queen No. 43, Battle Creek, Mich	198
3	Kalamazoo, No. 4, Kalamazoo, Mich.	173
4	Cadillac No. 44, Detroit, Mich.	170
5	Ben-Hur No. 1, Flint, Mich.	146
6	Ilderim No. 9, Jackson, Mich.	133
7	Peerless No. 100, Lansing, Mich.	120
8	State No. 150, Detroit, Mich.	108
9	Mars No. 31, Bay City, Mich.	106
10	Amrah, No. 54, Muskegon, Mich.	104

Kansas

1	Junction City No. 2, Kansas City, Kans.	203

California

1	Simonides No. 4, Los Angeles, Cal.	197
3	Los Angeles, No. 19, Los Angeles; Cal.	122
2	Live Oak No. 32, Oakland, Cal.	109

Oregon

1	Ben-Hur No. 9, Portland, Ore	169

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	159

Oklahoma

1	Oklahoma No. 1, Oklahoma City, Okla.	153

New Jersey

1	Progress No. 6, Paterson, N. J.	138

Louisiana

1	Star of Bethlehem No. 6, New Orleans	136
2	Evangeline No. 10, Patterson, La.	110

Maryland

1	Maryland No. 1, Baltimore, Md.	122
2	Ben-Hur No. 9 Baltimore, Md.	118
3	Highland, No. 3, Baltimore, Md.	103

Virginia

1	Staunton No. 3, Staunton, Va.	118
2	Roanoke No. 4, Roanoke, Va.	113

Colorado

1	Pueblo No. 11, Pueblo, Colo.	111

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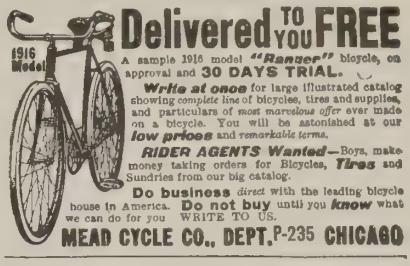
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TRIBE OF BEN-HUR REMINDER

Monthly Payment and Extra Assessment No. 30

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of May, 1916, together with Extra Assessment No. 30 for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

The members of Class A whose certificates were issued before January 1, 1899, may have this Extra Assessment No. 30 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1899, and June 30, 1908, and numbered from No. 27134 to No. 199999 will be required to pay this Extra Assessment **in cash**, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in cash, as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribe of each local Court has been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments **in cash**, and these lists must be preserved for the future use of the Scribe.

Extra Assessment No. 31 for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of June, 1916, together with the regular monthly payment due for that month and the per capita tax of 75 cents each.

The members of Class A whose certificates were issued before January 1, 1899, may have said Extra Assessment No. 31 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1899, and June 30, 1908, and numbered from No. 27134 to No. 199999 will be required to pay this Extra Assessment No. 31 IN CASH, together with their regular June monthly payment and the per capita tax as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Fraternally in T. B. H.,

JNO. C. SNYDER,
Supreme Scribe.

May 1, 1916.
Crawfordsville, Indiana.

NEWS FROM THE COURTS

Continued on Page Six.

ganized by our State Manager, Brother E. L. Hibberly on April 2, 1900, with fifty charter members. Some of these have passed on to their eternal rest, a goodly number are still loyal Ben-Hurs, and a few are present tonight.

"Purity Court has thrived in spite of difficulties, but the main reason for her steady growth is the promptness with which her death claims are paid and the assurance that they will be paid, as will be shown by the eighteen death losses we have had since the Court's institution, not one of which but has been fully and promptly paid. Secondly, our Supreme Officers are men, who inspire confidence and esteem in every act and by their accuracy and courteousness in all business pertaining to the Court, we feel that they deserve mention at this time, as their loyalty has much to do with the growth and upbuilding of the Court; it also calls for a responding spirit of loyalty from the members. Thirdly, the members of Purity Court are enthusiastic and tireless workers, who are ready and willing at all times to respond to all calls of sickness or distress, and many of them have given much of their time to enlarge the membership, as they can assure the applicants that their constitutional rights will be observed to the letter, as we are based on Fraternal Congress rates, and our Ritualistic work is most beautiful and impressive.

"We have with us tonight a number of friends,—and friends are very essential. Just as air and food and clothing, for is not he who has no friends lonely and helpless. Like attracts like, and no one ever secured a friend without first vibrating the friend spirit within himself,—to get a friend you must be a friend and back of the knowledge that you have a friend lies the secret of your ability to press on and accomplish your plans.

"The glory of friend-joy depends not upon numbers. But the one who will not refuse to understand you or protect you. Who through the harsh hour of test will stand by you through it all, he is your friend and brings out of you the best of which you are capable.

"In conclusion, I would extend to all the visiting members and friends a hearty welcome on behalf of Purity Court No. 13, and ask that each and every one of you feel at home with us in celebrating this our Sixteenth Anniversary."

The greatest pleasure of the evening was a message of congratulation to Purity Court from our Supreme Chief, Brother R. H. Gerard, which was read by our Scribe, Brother W. E. Jilbert. Also a letter of congratulation from our State Manager, Brother E. L. Hibberly, which was greatly appreciated.

Court Correspondent.

California

Los Angeles, Cal.—Friday, February 4, Los Angeles Court No. 19 held a house warming in the Flower Auditorium Hall at Eighteenth and Flower Streets, where we now hold our meetings. Our house warming was filled to overflowing with enthusiastic members and friends, with a large delegations from Simonides Court No. 4 participating.

Following informal program was rendered: Welcome address by Deputy Supreme Chief, Brother H. S. Vreeland, followed by the Ben-Hur Orchestra of sixteen children, composed of two girls and fourteen boys, led by Master Harry Yeakey, which gave several splendid selections.

Supreme Teacher Sister A. P. Kelly was then introduced and received a cordial welcome. "Sister Kelly" is held with highest esteem all through the South, and especially with the two Courts of Los Angeles for doing good work. She gave an enthusiastic talk on Ben-Hur, proving her statements with facts and figures, urging the members to a greater work and development, not only along business lines but Fraternal and Social work as well. She urged greater development in our beautiful Ritualistic work, making the meetings interesting, for the duty we owe to the Order and to each other, and closed with a poem, "Build for Yourself a Strong Box," applying to the protection in Ben-Hur, and finished with "Then and then only, may we sit on the lid and laugh."

Next came our Ben-Hur Brother, Robert P. Burnes, formerly from Dallas, Texas, who gave a fine rendition of "The Spell of the Yukon." Next was the hit of the evening, dainty little Miss Elsie Wyman (the daughter of Deputy Brother Harry Wyman, of Simonides Court No. 1) was presented in costume, in "Southern Lullabies." Sister Lettie Foster, accompanist; so pleased was the audience with the interpretation the little Miss was forced to respond to an encore.

Sister A. P. Kelly then gave a Scotch reading, "The Dole of the Dundee." The audience was then entertained with short talks from the different members, followed by an uproarious farce, by Sister A. P. Kelly, Brother Robert P. Burnes, and Brother Harry L. Ottinger, in black face (selected from Weber and Fields), "Waiting at the Church."

The Grand March was then formed, ending at the banquet table, where a splendid repast was served. Sister Richards with her corps of helpers deserves great credit for the efficient manner in which the affair was handled.

Both Courts of Los Angeles have taken on new life, the attendance is fine, and with initiations three nights a month, we'll push the old Chariot till the wheels come off.

Scribe.

Kentucky

Louisville, Ky.—Kentucky Court No. 11 was honored with the presence of our Supreme Scribe, Brother John C. Snyder, on Thursday evening, April 20, and a class of 55 candidates was to have been initiated, but owing to a tornado that swept over the city about 5:30 in the afternoon, causing damage to property amounting to $125,000, followed by a heavy downpour of rain and hail, stopping street car traffic, and a large number of our members and candidates were unable to attend this meeting. Nevertheless about 75 members, and 17 candidates were present to greet our Supreme Scribe and the work was given. Under the Good of the Order, Brother Snyder delivered an able address, which was greatly appreciated by all present, and our Supreme Scribe has endeared himself to the members of Kentucky Court No. 11. After the meeting, an informal banquet was held.

Owing to the stress of business in the Supreme Office, Brother Snyder was compelled to leave early the following morning for Crawfordsville, and our State Manager was indeed very sorry that our Supreme Scribe could not remain with us longer, as arrangements had been made to take him for an automobile trip over the city, and through our parks, but we hope Brother Snyder will be able to return in the near future, and arrangements will be made with the weather man to have more pleasant weather in store for us when he returns. Reporter.

Louisville, Ky.—Thursday evening, March 30, Henderson Court No. 3, was honored with the presence of Brother Harry D. Michael, our Supreme Lecturer, who delivered his address in a most able and brilliant manner, to an audience of over three hundred members and their friends. The members of our Court wish to thank the Supreme Tribe, for having sent Brother Michael to us, for we feel much new business will be secured from this lecture. Henderson Court has made a substantial gain every month since October 7, 1915, at which time, our State Manager placed Deputy Brother Dave E. Williams in charge of the work, and our Court made a net gain of 107 members from October 7, to December 31, 1915, thereby receiving from the Supreme Tribe free of cost, a Bondopticon. Brother Dave Williams has endeared himself to the membership of our Court, by his enthusiastic and successful work. Reporter.

Iowa

Mason City, Iowa.—Tirzah Court No. 3 was honored by having as our guests Friday night, April 7, our Supreme Organizer, Brother W. H. Owen, of Crawfordsville, Indiana, State Manager Brother W. B. McGinnis, of Waterloo, and District Manager Brother I. H. McCarty, of Waterloo.

It had been eight years since we have had the pleasure of a visit from our Supreme Organizer, Brother Owen, and we were all glad to welcome him. Brother McCarty was introduced by our Chief, Brother L. R. Boomhower, and spoke highly of our Order, expressing his pleasure at being present. He also extended an invitation to our members to visit Melchior Court No. 8 at Waterloo.

Our State Manager, Brother McGinnis, made a short talk after which he introduced our Supreme Organizer, Brother Owen, who was the principal speaker of the evening. Brother Owen brought to us a message from the Jerusalem of the Order which will long be remembered. He told of the wonderful growth of Ben-Hur and thanked the officers and members of Tirzah Court for their loyalty to the Society. His address was full of Fraternal thought and was greatly appreciated. We trust the Brothers will soon visit our Court again.

Following the Court meeting, a social dance was enjoyed by all present. Reporter.

Missouri Valley, Iowa.—Wednesday evening, March 22, Esther Court No. 27 had a very interesting session at which time Brother W. B. McGinnis, State Manager, of Waterloo, and Supreme Instructor Brother W. N. Steele, of Crawfordsville, Indiana, were with us. The latter gave a lecture illustrated by stereopticon which was very interesting to the members; and we hope that the Brothers will visit our Court again in the near future.

Scribe.

Council Bluffs, Iowa.—Thursday evening, March 21, Jewel Court No. 2 held one of the best meetings for many months. State Manager W. B. McGinnis, of Waterloo, and Supreme Lecturer W. N. Steele, of Crawfordsville, were present and with their splendid talks and views of the Life of General Lew Wallace and the organization of the Tribe of Ben-Hur, held the audience for a long session. Much interest was manifest and prospects for a lively campaign during the next few months is growing brighter each day. Refreshments were served and an enjoyable hour held after the meeting. Scribe.

Sioux City, Iowa.—Monday, March 20, Roman Court No. 98 enjoyed a splendid visit from Brother W. N. Steele, of Crawfordsville, Indiana, and from our State Manager, Brother W. B. McGinnis, of Waterloo, Iowa. As our regular meeting nights are the second and fourth Fridays of each month, and this lecture coming on an odd night in the week when we were unprepared for it, our attendance was not what it would have been under different circumstances, although those who attended enjoyed the lecture by Brother Steele very much indeed—all agreeing they were the finest views they had ever seen of the Book Ben-Hur. As a result of this lecture it was decided to start a campaign for fifty new members for our annual picnic, which occurs the 11, of August, this year. Brother Steele has consented to come here for that week and put on the spectacular work for the class of candidates. Arrangements are already under way and at our next regular business meeting, which will be March 24, a committee will be appointed with full power to act and make all arrangements to put the work on in our famous pavillion at Riverside Park. In the afternoon there will be a boat ride up the river and supper in the park at six o'clock, after which the Spectacular work will be given, which will be in plenty of time for car service for those living on the opposite side of the city. A big time is expected. Brother McGinnis will appear on the program. No. 98.

Michigan

Charlevoix, Mich. — Thursday evening, March 30, Charlevoix Court No. 125, met at the I. O. O. F. Hall. Brother W. N. Steele, Supreme Instructor, from Crawfordsvillle, Indiana, and Brother M. W. Voris, State Manager, from Detroit, Michigan, were present. The Chief, Brother Dodd, conducted the business part of the meeting, while three new candidates were initiated. Brother Voris, taking the part of Ben-Hur, which was very much appreciated by all. The meeting was then turned over to Brother Steele for installation, he acting as Supreme Chief, and Brother Voris as Supreme Guide, while a fine corps of offiers were installed.

Brother Voris and Brother Steele spoke very

The "Ministrel Troupe" of the Dregree Team, Star of Bethlehem Court, No. 37, Buffalo, N. Y.

highly of the work that the members of Ben-Hur are doing in Charlevoix, and at the close of the meeting a fine supper was enjoyed by all.

REPORTER.

BOYNE CITY, MICH.—Amy Court No. 151 held its regular meeting on March 31, and was honored by having present Brother W. N. Steele, Supreme Instructor, from the Home Office, and Brother M. W. Voris, State Manager, from Detroit. A fine class of candidates were initiated in full form, after which a supper was served and a general good time enjoyed, until a very late hour.

Our Court has had considerable trouble, but matters seem to have finally straightened themselves around and we fully expect to grow at a good, steady pace from now on. Most of our Officers have their parts committed, and we hope to soon be able to purchase a set of robes for our team.

CORRESPONDENT.

Ohio

COLUMBUS, OHIO. — Wednesday evening, April 5, Columbus Court No. 213, held a short session, after which the doors of our Court were thrown open to an invited crowd which filled their hall and the evening was spent in music and dancing.

We have just started a campaign to place this Court on the Roll of Honor. Brother R. G. Hungate, our State Manager, and Brother J. J. Scott, our District Manager, are at the head of the campaign and with the assistance of the members, we are going to do things, so keep your eyes on THE CHARIOT, you will hear from us again.

A MEMBER.

CLEVELAND, OHIO.—Friday evening, April 7, Forest City Court No. 15 initiated a class of twenty-nine candidates, the members having been secured by Brother Gayle, who is now in full charge of the work in Cuyahoga County. Brother Paul E. Estel, a member of Lincoln Heights Court No. 112, assumed the character of Ben-Hur, as our own Ben-Hur was not present. Thirteen applications were accepted and another large class will be initiated at our next regular meeting.

Our entertainment given in the Chamber of Commerce Hall Friday evening, March 17, was a grand success in every way. Great plans are being made for a special session Friday, April 21, when Brother Harry D. Michael, Supreme Lecturer, will be present and give his illustrated lecture. We are also expecting Brother Gilbert Howell, Editor of THE CHARIOT, to be with us upon that occasion. Brother Gayle will also be on hand, and see that everybody is made welcome and a spendid meeting is promised. Prospects are bright for Forest City Court.

REPORTER.

Missouri

PERKINS, MO.—Bird's Hill Court No. 236, was instituted April 13, with 34 charter members, and a prospect of about twelve or fifteen more to be added soon. This work has been in charge of Brother R. N. Vaughn, of Oran, Mo., State Manager Brother P. E. Genoway was present to conduct the work of instituting. Our members are all enthusiastic and hopeful of a fine Court here.

REPORTER.

ST. LOUIS, MO.—The twenty-second anniversary of the Tribe of Ben-Hur will be celebrated at "Dreamland" by the members of Century Court No. 26, Crescent City Court No. 43, and Simonides Court No. 61, and their friends, on Thursday evening, May 4. "Dreamland" is located at 3517 Olive Street, just east of Grand Avenue, in the center of the city, with one minute car service, and about fifteen minutes from most any part of the city; has more than twelve thousand square feet of superb dancing space, separated from spacious promenades by ornamental railings, with over four thousand different colored lights, Oriental decorations, and acoustic properties perfect. *Come everybody and bring your friends* and help us to make this occasion a grand success. Members of other Courts in St. Louis, East St. Louis, Madison, and Granite City, and all other members of the Order are hereby extended a cordial invitation to be present. Admission, 25 cents a person.

REPORTER.

Tennessee

MEMPHIS, TENN.—Prospects in the Eastern part of the state, in Brother Carver's district, are very good. It is expected that our membership in this section will be more than doubled during the year. Brother Carver and his force of loyal members and Deputies are figuring very strongly on retaining the National Prize Banner in this territory and their hat is in the ring.

With the Deputy force now at his disposal, Brother Carver states there should be no excuse for his territory not producing at least more than half of the business of the state, and he has served notice upon other District Managers of his intention of having such a showing at the close of the year.

At Maryville, the Court is slowly but surely coming to the front. Deputy Brother Miller is improving in his work each week, and should become one of our best producers at an early date. "Miller Makes Mayville Many More Members" is my prediction for April and May.

At Knoxville, "Bun" Daly is becoming better known to the membership. He is making friends each day and with the help of Brother Carver, it is his intention to hold the Banner in this city. Once he gets his footing in the new territory.

Lenoir City, Concord, and Harriman are doing well in the work of assisting Brother Carver to keep his section of the state well up in the lead. Other new Courts are in progress of organization and will take up the work within a short time.

Lookout Court No. 31, of Chattanooga, made a good gain in the campaign of the Special Deputy sent to this city. However, we have only commenced to grow. The State Manager promises to devote much of his personal time and attention to this Court within the next few months, and therefore our members will do all possible to double our membership. Within the very near future, a publicity campaign will be started under the able leadership of State Scribe Hillas and State Chief Hardison. Nowhere in the entire jurisdiction could two more loyal, worthy, and popular members be found, and the best of results are sure to follow. With a membership of almost one hundred, we will be in the best of shape to entertain the State Meeting here in August and extend an invitation to all to attend.

Three of the four Courts of Nashville are now in better shape than for some time. With the appointment of a Local Deputy for each of the Courts, it is expected that the best of results will be obtained. Jere Baxter Court No. 12 has been placed under the able leadership of Brother Quinn, who is well posted upon all matters Fraternal, and will be able to look after our interests.

Hermitage Court No. 19 very strongly recommended the appointment of Sister Deaderick as Local Deputy, and under her management, large increases will be noted each month. Brother Gilliam has assumed charge of our Degree Team and states he will have the best in the state at an early date. This Court will be on the Honor Roll in the next issue of THE CHARIOT.

Belmont Court No. 74 is very fortunate in having Sister Helen Pierce as Local Deputy. With headquarters and meeting place in the hall that first brought Ben-Hur to the front in this state, Belmont Court expects to soon be the leading Court of the city. "Luck" is with us. We also have a "Prince" as Past Chief.

Several new Courts are to be opened at an early date in Benton County. Brother C. G. Lipps comes to this section highly recommended and will devote his entire time to the work. There are a number of good towns in this county, and Brother Lipp states he will place a Court in each and every one.

Brother Homer Wells will take full charge of our work in Carroll county. Many new Courts will be organized. Brother Wells wants to place large Courts all over the county. He asks that the membership aid in the work, and we ask that you keep him busy.

Brother Thurman Thompson will soon be "on the job" and devote his entire time to our interests in Henry County. He plans to more than double the membership of the Courts at Paris, Mt. Vista, Oak Hill, and other points. He will also open a number of new Courts.

Usona Court of Memphis is now well started in the fight for "One Thousand Members" by the close of the year. Even before the opening of the Spring, we were continually reading from reports of the State Manager that "Bates Bats Better," and having need of an extra heavy hitter on our team, we simply put in a draft and took Bates. That he is making good is more than a mild statement. He is a Three Hundred Hitter every day in the week. With an infield composed of Kline, Bates, McAdams, and then to Chief Robbins, we are well satisfied. Other prominent hitters on the Usona Team are Brothers Vogt, Thornburg, Hooten, Bee, and Moose.

When it comes to getting new members, we are also very fortunate in being able to place a team of ladies in the field and are in shape and just the frame of mind to put up the bank roll on their chances of landing the pennant. In closing, "Kline Kautions Karver" that we are going to bring the National Banner to Memphis at the end of 1916.

STATE MANAGER.

Eastern Pennsylvania Booming

PHILADELPHIA, PA.—Court No. 22, has broken the ice and now expects to share some of the prosperity the country is enjoying. At their regular meeting Saturday evening, April 15, the Scribe, Brother Snyder, presented an application for membership and which we hope will be the beginning of a long **list of new candidates for this Court during 1916. There is no better Court in the country** than No. 22, which was organized seventeen years ago.

Several visitors were present and congratulated the officers upon the excellent condition of the Court; among them was Brother A. D. Rose, Manager of Eastern Pennsylvania, who explained the good work being accomplished. Brother L. A. Feldman, Past Chief of Court No. 97, and a candidate for Supreme Representative, who made a very favorable impression upon the members. Brother Feldman has assisted to build his Court up from 17 to 250 members.

Brother B. Weintraub, Captain of Court No. 97, was also present and made a short talk upon the good of the Order, and how prompt Ben-Hur was in paying a death claim in their Court. Remarks were made by many other members of the Court and it was nearly 11:30 p. m. when the meeting adjourned, all declaring it the best for a long time. With this renewed interest created by the visitors Ben-Hur should now prosper in the Germantown District.

West Philadelphia Court No. 111, was organized Monday evening, March 27, with twenty-one charter members, by Deputy R. C. Campbell, with bright prospects for a very healthy growth. Brother Campbell is to be congratulated upon the successful organizing of this new Court.

Benjamin Franklin Court No. 97 held a meeting Wednesday evening, April 5, and 35 candidates were properly initiated by the Degree Staff under the direction of Past Chief Brother Feldman and Captain Brother Weintraub. It was estimated that 300 members were at the meeting. It was through Brother Feldman's efforts that this Court came up from 17 members in February, 1915, to 300 at the present time, and he has proven himself a very popular leader in this Court.

South Philadelphia Court No. 113, has secured seventeen applications to form a new Court in that prosperous district, and we hope to see the same organized at an early date with at least 25 charter members. The work for this Court is being done by Deputy Abrahams, who assures us the prospects are bright down there for a large Court. Brother A. D. Rose, has set the aim for 3,000 new members in Eastern Pennsylvania for 1916 and every member is urged to co-operate in helping accomplish this end, there is no better protection in the land than which Ben-Hur furnishes; in fact Table 3, Old Age and Disability plan, is the best on the market. It pays you if you live or if you die. At age 70 you have three options; one to take cash and surrender your certificate; one to take ten per cent. each year until you have drawn out the full amount of the certificate; the other provides for the payment of one-half of face of certificate in case of the loss of both hands or both feet, or one hand and one foot, or the loss of the sight of both eyes, or one-fourth of the face of the certificate for loss of one hand or one foot as abve.

We still can use several more good deputies and have some excellent territory open for full or part time work. If you want to represent one of the very best Fraternal Insurance and Social Orders in Eastern Pennsylvania, address A. D. Rose, Jacobi Bldg., Fourth and Green Streets, Philadelphia, Pa.

REPORTER.

ALLENTOWN, PA.—Monday evening, April 9, a large number of new members were properly introduced into Allentown Court No. 98. Several visitors were present from Philadelphia. Brother L. A. Feldman, Past Chief of Court No. 97, acted as the Chief for the evening and installed the officers, assisted by Deputy Brother M. Abrahams. It was a fine meeting with much interest prevailing. After the meeting a social session was enjoyed and all report a splendid meeting. Scribe Brother Snyder feels that his Court will number 100 within a short time. In the past two months 25 new members have been enrolled by Brother McCrackin as our Deputy.

A MEMBER.

PALMERTON, PA.—Court No. 101, held its regular meeting Wednesday evening, April 5, and in the absence of our Chief, Brother A. D. Rose, of Philadelphia, acted as Chief. Deputy Miller presented 27 applications for membership, which was accepted. The Court decided to try and bring the membership of the Court up to the 100 market this year.

LOYAL MEMBER.

Maryland

HIGHLANDTOWN, MD. — Tuesday evening, April 4, Highlandtown Court No. 3 had a very interesting meeting. Members were present from Courts Nos. 1, 9 and 12. A bounteous luncheon was served and several candidates initiated. This proved to be one of the most enthusiastic meetings held by our Court for some time. Addresses were made by prominent members present and plans inaugurated for the advancement of the Order. An informal program of music and recitations passed away a very pleasant evening.

SCRIBE.

Colorado

STERLING, COLO.—With a membership of thirty members to start with, Sterling Court No. 16 was organized Wednesday, March 15, by Brother J. J. Cassidy.

Officers were elected, and the charter will be left open for a period of thirty days, so those who desire to become charter members may make application.

Our Court meets every Wednesday evening, and prospects are very promising for a splendid Court.

REPORTER.

FIVE bright, capable ladies to travel, demonstrate and sell dealers. $25.00 to $50.00 per week. Railroad fare paid. Goodrich Drug Company, Dept. 54, Omaha, Neb.

"JUDGE SAMSON AND DELILAH, OR THE TRAGEDIES OF LIFE," a beautiful book just published, by Curtis J. Beedle, of the Seattle Bar; for copy, send $1.00 or chek, to the publisher, C. J. BEEDLE, SEATTLE, WASH.

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Table 1, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

Age	Table 1	Table 2	Table 3
18	$0 67	$1 00	$1 05
19	68	1 02	1 07
20	69	1 04	1 09
21	70	1 07	1 12
22	71	1 09	1 15
23	72	1 12	1 18
24	74	1 15	1 22
25	76	1 19	1 26
26	78	1 22	1 30
27	80	1 26	1 34
28	82	1 30	1 38
29	83	1 34	1 43
30	85	1 39	1 48
31	87	1 44	1 53
32	89	1 49	1 58
33	91	1 54	1 64
34	94	1 59	1 70
35	97	1 64	1 77
36	1 00	1 71	1 84
37	1 02	1 78	1 92
38	1 04	1 84	1 99
39	1 07	1 91	2 07
40	1 10	1 99	2 16
41	1 13	2 07	2 25
42	1 17	2 15	2 35
43	1 21	2 25	2 46
44	1 24	2 35	2 57
45	1 27	2 45	2 70
46	1 32	2 56	2 83
47	1 37	2 68	2 96
48	1 41	2 80	3 10
49	1 46	2 93	3 26
50	1 51	3 06	3 42
51	†	3 21	3 60
52	†	3 37	3 79
53	†	3 54	4 00
54	†	3 72	4 22
55	†	3 91	4 46

†Not admitted after 50 years of age.

Certificates will be issued for $250, or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Table 1 or 60-year term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

Fraternal Benefit Societies—Valuation Report

Made by the Supreme Tribe of Ben-Hur as of December 31, 1915, to the Insurance Departments of the several states pursuant to the requirements of law.

1. This report must be filed on or before the first day of June, 1916.
2. The Valuation Exhibit must give in separate items for each form of certificate the present mid-year value of future net contributions as contingent assets, and the present mid-year value of promised benefits as contingent liabilities, or in lieu thereof the mid-year net value of such certificates.
3. This Valuation Report must be certified by a competent accountant or actuary, or verified by the actuary of the department of insurance of the State in which the society is domiciled.
4. If separate funds are maintained under the laws of the society for different forms of certificates a separate Valuation Exhibit and "Form of explanation for publication" shall be attached in respect of each such form and be furnished to all members, irrespective of class, through the official publication of the society, or otherwise.
5. The items of actual assets and liabilities must correspond with the same items in the annual report and shall be furnished by an official of the society to the actuary or accountant which the latter shall include in the Valuation Exhibit at indicated.
6. **Publication in official journals (or in lieu, communications to individual members) shall**

be made of the results of valuation in form identical with that of the Valuation Exhibit to Insurance Departments, with explanations.

7. In the determination of the per cent of Assets to Liabilities, according to the Prospective method of valuation, there must be eliminated the funds not available for the payment of claims under contracts of insurance, and the "non-admitted assets," other than certificate liens and loans; provided that the total of such indebtedness on any certificate included in the statement of assets shall not be greater than the excess of the present value of the benefit over the present value of future contributions under said certificate as shown by such Prospective Valuation.

8. When furnishing copy of the Annual Report to the Actuary or Accountant (unless he has personal knowledge of the facts) the Secretary (or other qualified officer) of the Society shall definitely give the amounts of the non-admitted assets and of the expense fund and of other funds held for relief or other special purposes and not primarily for the payment of claims, and shall answer the following Questions:

9. Does the society issue separate certificates promising disability benefits? Answer—No.

10. Are the net contributions for disability benefits kept in a fund separate from all other benefit and expense funds? Answer—No.

11. How many assessments were actually collected last year? Answer—Class B, 12. Class A, 23, part of these may be paid by charging to members' share of emergency funds.

12. Date when the society last changed the number of assessments to be collected each year. Answer—1915, Class A.

13. What proportion of first and subsequent years' contributions may be used for management expenses? Answer: First year, 80 per cent. Subsequent years, 10 per cent Class B, 5 per cent Class A.

14. Are there any reserve liens (not certificate loans or premiums loans) outstanding against certificates in force? Answer—No.

15. Are certificate loans or premium loans granted? Answer—No.

I hereby certify to the correctness of the foregoing answers and to the items 24, 25, 32, 33, 34, 35, 37, 38, and 39 of the Valuation Exhibit.

Signature JOHN C. SNYDER,
Official title Supreme Scribe.

16. A synopsis of the forms of certificates and the formulas employed for valuing the benefits and contributions under each form, together with the amount of insurance in force, must be given by the actuary or accountant with answers to the following questions:

17. State the method of valuation used (whether level premium, preliminary term, etc.). Answer—Actual mid-year value of future benefits and of future contributions to mortuary fund upon the basis of number of assessments stated in No. 11 was computed.

18. State the Mortality and Interest Assumptions employed in the Valuation. Answer—National Fraternal Congress Mortality table, four per cent.

Valuation Report

CLASS A

ASSETS—Actual and Contingent

19.	Present Mid-Year Value of future Net Contributions		$ 7,067,574.22
20.	On Expectancy Certificates, Death Only	$ 1,529,073.26	
21.	On Death and Disability Certificates	5,511,764.89	
22.	Expectancy Certificates Old Age Benefits	26,736.07	
24.	Admitted Assets, Class A		219,039.05
26.	Total		$ 7,286,613.27

LIABILITIES—Actual and Contingent

27.	Present Mid-Year Value of Promised Benefits		$21,207,663.65
28.	On Expectancy Certificates, Death Only	$ 7,742,261.26	
29.	On Death and Disability Certificates	13,171,990.51	
30.	On Expectancy Certificates Old Age Benefit	293,411.88	
32.	Accrued Liabilities, Class A		64,864.32
36.	Total		$21,272,527.97
40.	Assets (Item 26) to Liabilities (Item 36)		34.25 Per Cent.

CLASS B

ASSETS—Actual and Contingent

19.	Present Mid-Year Value of future Net Contributions		$13,937,744.68
20.	On Whole Life Certificates, Death Only	$ 4,287,948.76	
21.	On Death and Disability Certificates	4,907,426.64	
22.	On Term to Age 50	215,446.44	
23.	On Term to Age 60	4,526,922.84	
24.	Admitted Assets, Class B		1,237,022.31
26.	Total		$15,174,766.99

LIABILITIES—Actual and Contingent

27.	Present Mid-Year Value of Promised Benefits		$15,511,963.78
28.	On Whole Life Certificates, Death Only	$ 5,104,885.74	
29.	On Death and Disability Certificates	5,643,170.24	
30.	On Term to Age 50	217,797.07	
31.	Term to Age 60	4,546,110.73	
32.	Accrued Liabilities, Class B		45,003.87
	Due Expense fund from December assessments		16,090.41
36.	Total		$15,573,058.06
40	**Assets (Item 26) to Liabilities (Item 36)**		**97.44 per cent**

37.	Amount of General or Expense Fund (including non-ledger assets)	$ 126,570.87
	Due General Fund from December Assessments, Class B	16,090.41
		$ 142,661.28
39.	Accrued Claims on General or Expense Fund	$ 8,775.71

42. The above valuation is in conformity with statutory requirements, and is not to be regarded as a test of financial solvency in any action that may arise, but is made to determine the amount the Society should have on hand to pay its future obligations without change in the basis of collection on the assumption that its mortality will be same as that set forth in the National Fraternal Congress mortality table and that the rate of interest earned will be four per cent.

State of Indiana
County of Montgomery } ss.:

Charles W. Iliff, being duly sworn, deposes and says that he is the actuary who made the foregoing computations and answers to the questions above set forth concerning the condition of Supreme Tribe of Ben-Hur as of December 31, 1915, and that the same are correct and true to the best of his information, knowledge and belief.

CHARLES W. ILIFF, Actuary.

Subscribed and sworn to before me this
15th day of April, 1916.
BELLE S. COLLINS,
(SEAL) Notary Public.
Notary Public, Montgomery County, Indiana. My Commission Expires Dec. 29, 1918.

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe for the Month Ending April 15, 1916

Balance on hand March 15, 1916, as follows:		
To credit of Class A	$ 134,780.92	
To credit of Class B	1,261,372.93	
Total		$1,396,153.85
March Receipts:		
Received from Monthly Payments, Class A	$ 45,466.55	
Received from Monthly Payments, Class B	67,425.81	
Received from Interest and Rent, Class A	611.51	
Received from Interest and Rent, Class B	4,238.41	
Total Income		$ 117,742.28
Sum		$1,513,896.13
March Disbursements:		
Death and Disability Claims, Class A	$ 83,495.00	
Death and Disability Claims, Class B	49,612.20	
Taxes and Repairs on Real Estate, Class A	75.00	
Taxes and Repairs on Real Estat, Class B	14.25	
Maintenance of Building, Class B	774.43	
Total Disbursements		$ 133,970.88
Balance April 15, 1916		$1,379,925.25
Of which there is to the credit of Class A	**$ 97,288.98**	
Of which there is to the credit of Class B	**1,282,636.27**	
Total		**$1,379,925.25**

Death and Disability Claims Paid in Class A for March, 1916

Henry Bugh, Terre Haute, Ind.	$ 2,200.00
Nellie F. Oliver, Clinton, Iowa	1,700.00
Wesley W. Christine, Sedalia, Mo.	2,000.00
Richard S. Grimes, Lincoln, Neb.	1,600.00
Jas. C. Sullivan, Peru, Ind.	2,100.00
Jno. A. Cameron, Owensville, Ind.	700.00
Ellsworth E. Couch, Elyria, O.	2,200.00
Leonidas Pearce, Poplar Bluff, Mo.	800.00
Winifred Flaherty, Sharon, Pa.	1,000.00
Louis Peterson, Worth, Ill.	700.00
Cordelia White, Bluffton, Ind.	850.00
Alice Riordan, Lincoln, Neb.	1;100.00
Henry M. Golden, Effingham, Ill.	2,250.00
Jos. H. Belford, Columbus Grove, Ohio	800.00
Frank East, Decatur, Ill.	600.00
Jno. Parker (Disability), Genoa, Neb.	1,500.00
Wm. Jackson (Old Age Disability), Canton, Ohio	50.00
Wm. J. Unmack (Old Age Disability), Missouri Valley, Iowa	100.00
Robt. Sherlock (Old Age Disability), Lafayette, Ind.	300.00
Norton Conover (Old Age Disability), Fort Wayne, Ind.	150.00
Jas. H. Pearce (Old Age Disability), Harrisburg, Ill.	100.00
Philip H. Miller (Old Age Disability), Canal, Ind.	70.00
Richard Kavanaugh, San Francisco, Cal.	2,000.00
George F. Annas, Geneva, N. Y.	1,500.00
Alvertis Branin, Bellingham, Wash.	1,000.00
Thos. Flaherty, Indianapolis, Ind.	2,500.00
Jno. B. Williams, Grayville, Ill.	2,200.00
Jno. P. Hall, Smith Mills, Ky.	900.00
Christian Abeggler, Olney, Ill.	500.00
Nancy Morgan, Champaign, Ill.	700.00
August Lendeckel, Buffalo, N. Y.	1,100.00
Addie B. Derry, Kansas City, Mo.	1,000.00
Geo. A. Fulcher, Rossville, Ill.	1,500.00
Milton B. Smith (Old Age Disability), Columbus, Ohio	100.00
Geo. L. Morse (Old Age Disability), Lodi, Ohio	120.00
George Lee, Bement, Ill.	500.00
Jno. W. Woolfolk, Roanoke, Va.	1,000.00
Thos. G. Hedrick, Huntingburg, Ind.	900.00
Kirby I. Smith, Desloge, Mo.	1,200.00
Jno. S. Gill (Old Age Disability), Huntington, Ind.	90.00
Perry Patch (Old Age Disability), Bradford, Pa.	50.00
Oscar McGee (Old Age Disability), McLeansboro, Ill.	50.00
Jas. Gallagher, Sharon, Pa.	1,000.00
Marion G. Traugh (Old Age Disability), Goodland, Ind.	100.00
Byron Van Reed (Old Age Disability), Williamsport, Ind.	140.00
Lafayette Whitman, Imlay City, Mich.	1,400.00
Wallace O. Rich, Cattaraugus, N. Y.	2,000.00
Elmer D. Sanford, Cincinnati, Ohio	2,200.00
Theo Badendyke, Wadsworth, Ill.	1,400.00
Wm. R. Turner, Binghamton, N. Y.	,2400.00
Thos. Brindley (Old Age Disability), Bloomington, Ill.	50.00
Chas. A. Moser (Old Age Disability), Newark, Ohio	60.00
Sample A. Birch, Hannibal, Mo.	1,200.00
Frederick Gray, Bradford, Pa.	1,500.00
Frank D. Pelton, Buffalo, N. Y. U	1,000.00
Wm. Storms (Old Age Disability), Belgrade, Neb.	60.00
Adeline M. Foster, Chicago, Ill.	800.00
Jacob N. Nutt, Chicago, Ill.	1,600.00
Wm. C. Bouton, Waukegan, Ill.	1,500.00
David Duers, Kalamazoo, Mich.	900.00
Margaret McGilaway (Old Age Disability), Covington, Ky.	50.00
Dema Sanders, Elkhart, Ind.	950.00
Lillie B. Hatton, Ashtabula, Ohio	1,500.00
Jos. B. Chapman, Washington, D. C.	1,400.00
Mary C. Rathke, Canton, Ohio	650.00
Jas. L. Grant (Old Age Disability), Madison, Neb.	1,500.00
Gustavus A. Gessner (Old Age Disability), Fremont, Ohio	1,500.00
Roswell M. Clark (Old Age Disability), Kansas City, Mo.	1,500.00
Thos. W. Cann (Old Age Disability), Decatur, Ill.	90.00
Henry C. Fruit (Old Age Disability), Decatur, Ill.	80.00
Mary A. Hill Osborne (Old Age Disability), Poseyville, Ind.	50.00
Samuel W. Lackey (Old Age Disability), Stanton, Neb.	60.00
Lewis Niemann, St. Louis, Mo.	900.00
Addie Fortado, Springfield, Ill.	1,900.00
Ferdinand Meinken, Cincinnati, Ohio	1,200.00
Annie S. Stein, Omaha, Neb.	600.00
Jas. W. Evans, Washington, Pa.	1,950.00
Jacob Wyrick (Old Age Disability), Shelbyville, Ill.	80.00
Barbara A. Pittenger (Old Age Disability), Seattle, Was.	25.00
Peter J. Deutsch (Old Age Disability), Corydon, Ind.	120.00
N. S. Bush, Waveland, Ind.	1,300.00
Vincent F. Sokol, Brooklyn, N. Y.	2,000.00
Anton Johnson, Chicago, Ill.	2,000.00
Lula B. P. Kirkland, Kalamazoo, Mich.	1,000.00
Total	$ 83,495.00

Death and Disability Claims Faid in Class B for March, 1916

Emily E. Hooker, Dexter Mo.	$ 1,000.00
Wm. H. Hudwalker, St. Louis, Mo.	1,000.00
Lottie J. Disley, Detroit, Mich.	500.00
Jno. H. Thompson, Morehouse, Mo.	1,000.00
Bruce J. Patton, Portsmouth, Ohio	1,000.00
Eugene Mueller, Hamilton, Ohio	1,000.00
Richard F. Legrand, Herrin, Ill.	1,000.00
David E. Guzeman (Old Age Disability), Aurora, Ill.	464.00
Frank P. Shulty, Kendallville, Ind.	500.00
Dovie D. Lyell, Nashville, Tenn.	2,000.00
Orlyn L. Chaffee, Waverly, Iowa	1,000.00
Fay E. Gray, Lyons, Ind.	1,000.00
Cortes O. Lasley, Central, Ind.	1,400.00
Wm. P. Stephens, Louisville, Ky.	1,000.00
Chas. T. Huston, Crossville, Ill.	1,400.00
Wm. T. Vaughan, Joplin, Mo.	2,000,00
Margaret Getter, Viroqua, Wis.	1,000.00
Jas. J. Rafter (Old Age Disability), East St. Louis, Ill.	489.00
Mary E. Fitzgerald, Olean, N. Y.	1,000.00
Chas. I. Lewis, Knoxville, Tenn.	1,000.00
Setta A. Hart, Tennyson, Ind.	500.00
Simon Smith (Old Age Disability), Oklahoma City, Okla.	90.00
Lillie S. Phillips, Columbus, Ga.	1,000.00
Gertrude O'Donnell, Buffalo, N. Y.	1,000.00
Robert W. Nape, Wabash, Ind.	500.00
Jno. L. Cubbage, Greenbrier, Mo.	1,000.00
Pearl S. Deivell, Lorain, Ohio	1,000.00
Frank P. Cronin, Buffalo, N. Y.	1,000.00
Harriett A. S. Lowry, Metropolis, Ill.	1,000.00
Geo. E. Kerr, Cleburne, Tex.	1,000.00
Pearl R. M. Hughy, Emory, Tex.	1,000.00
Emma Markham, Port Huron, Mich.	1,000.00
Pearl Schobert, Cincinnati, Ohio	1,000.00
Chas. M. Campbell, Paterson, N. J.	1,200.00
Thos. B. Huber, Evansville, nd. I.	400.00
Eliz. L. Wood, Memphis, Tenn.	1,000.00
Ruth E. Langfitt, Parkersburg, W. Va.	600.00
Alfred L. England, Clarendon, Ark.	2,000.00
Jno. Boles (Old Age Disability), Chrisman, Ill.	489.00
Jno. A. Russell, Farina, Ill.	1,000.00
Henry L. Cain, St. Francis, Ark.	1,000.00
Sidney J. G. Evans, East St. Louis, Ill.	750.00
George Zimmerman, Louisville, Ky.	1,100.00
Thos. S. Martin, Cedar Rapids, Iowa	1,000.00
Gustie H. McDonald, Garrett, Ind.	1,000.00
Rea A. Robinson, Washington, Ind.	550.00
Geo. R. Houts (Old Age Disability), Metropolis, Ill.	489.00
Jos. C. Collester (Old Age Disability), Spencer, Iowa	391.20
Chas. McCarthy, St. Louis, Mo.	1,500.00
Frances E. Rickert, Springfield, Ill.	1,300.00
Louise H. Larson, Cedar Rapids, Iowa	1,000.00
Sabra A. Carter, Tacoma, Wash.	1,000.00
Total	$ 49,612.20

Total Paid to Beneficiaries Since Organization..............$14,693,784.06

Fraternally submitted to T. B. H., JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe of Ben-Hur, April 15, 1916, Showing Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Indiana	$ 76,735.00
First National Bank, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Crawfordsville, Indiana	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Indiana	5,000.00
Crawfordsville Trust Co., Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Evansville, Indiana	10,000.00
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Real Estate (Old Home Office)	15,971.15
First Mortgage Loans on Real Estate	205,500.00
Invested in Municipal and County Bonds	830,849.67
Cash in Office	50.00
Total Assets	$1,379,925.25

Fraternally submitted to T. B. H., S. E. VORIS, Supreme Keeper of Tribute.

MEMORIAL NUMBER

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXI | Crawfordsville, Indiana, June, 1916 | No. 6

AGAIN VICTORIOUS

SUPREME TRIBE OF BEN-HUR VINDICATED

DECISION OF CIRCUIT COURT, SANGAMON COUNTY, REVERSED

IN SUIT BROUGHT BY WILLIAM O. GERMAN, SPRINGFIELD, ILLINOIS

DECISION REVERSED

By HONORABLE EDGAR ELDREDGE, Presiding Justice,
HONORABLE WILLIAM B. SCHOLFIELD, Associate Justice,
HONORABLE GEORGE W. THOMPSON, Associate Justice,
of the Appellate Court, Third District, State of Illinois
Springfield, Illinois

"It therefore appears that the tribunal provided by the Laws of the Society for that purpose, having before it the relator and a complaint charging him with a violation of the Laws and Rules of the Society, proceeded in the manner provided by the Laws of the Society, found him guilty, expelled him from the Society and cancelled his benefit certificate. That the proceedings and the Laws and Rules of the Society under which it was conducted relates to the internal government of the Society. With the merits of the controversies concerning such matters courts will not interfere. * * *

"We think the answers of these appellants set up a complete defense on the merits and that the demurrer to them should have been overruled.

The judgment of the Circuit Court is therefore reversed and the cause is remanded to that Court for further proceedings not inconsistent with the views here expressed.

REVERSED AND REMANDED."

(This reversal by the Appellate Court sustains the action of the Executive Committee in their expulsion from the Order of members of the Society who attempted to bring discord and dissension among the members of the Tribe of Ben-Hur, by transgressing the bounds of legitimate discussion and violating their obligation.—EDITOR.)

For the benefit of our readers and loyal members, we give herewith liberal extracts from the opinion of the Appellate Court of the Third District of Illinois, in the reversal of the decision of the Circuit Court of Sangamon County, rendered at the October Term, 1914, which was the result of the suit by William O. German of Damascus Court No. 41, Springfield, Illinois, asking that the action of the Executive Committee expelling him from the Society be set aside, an account of which was published in the February, 1914, issue of THE CHARIOT, but which we give herewith, as follows:

"DISCIPLINED.

"To the Chief of each Court in the Supreme Jurisdiction, Tribe Ben Hur, Greeting:

"It is to be regretted that occasions ever arise when members of the Tribe of Ben-Hur transgress the laws of the Society and those standards up to which all members are required to measure; but when members transgress the bounds of legitimate discussion and indulge in language forbidden by the laws of the Society or violate their obligation, they must expect to receive the punishment which the laws precribe for such offenders.

"A short time ago charges were preferred against William O. German of Damascus Court No. 41, located at Springfield, Illinois; Charles A. Schultz of Harmony Court No. 88, located at Chicago, Illinois; and Charles Miller of Valhalla Court No. 63, located at Chicago, Illinois for violating their obligations and the laws of the Order. They were tried before the Executive Committee, January 13-14, 1914, found guilty of the offences and expelled from the Order.'

"All Courts in the Order will take due notice accordingly."

R. H. Gerard,
Supreme Chief.
Attest:
John C. Snyder,
Supreme Scribe.

On the bench of the Appellate Court with the Honorable Judge Eldredge, as Presiding Justice, was the Honorable William B. Scholfield and the Honorable George W. Thompson as Associate Justices, and each being very able jurists we think adds great weight to this decision. The Circuit Court of Sangamon County had sustained William O. German in his suit to have the Court declare, as null and void, the proceedings of the Executive Committee, expelling him from the Society, and the appeal from the decision of the Circuit Court of Sangamon County was filed by the Supreme Officers of the Tribe of Ben-Hur on Tuesday, April 1, 1915.

This case has been so thoroughly tried and ably argued, that it should become a precedent for future rulings of the higher courts in sustaining the Laws, Rules, and Regulations, governing the members of Fraternal Beneficial Societies.

In rendering this decision the Appellate Court made the following statements:

"This is an appeal from an order entered in the Circuit Court of Sangamon County in a mandamus proceeding wherein William O. German was relator and appellants were respondents, in which that Court declared null and void certain proceedings had by the Executive Committee of appellant, the Supreme Tribe of Ben-Hur, whereby the relator German who had theretofore been a member of that Society, was expelled therefrom, and ordered that he be reinstated as such member and that appellant Walter Ruckel as collector of dues for the said Society accept dues lawfully asssessed against the relator as a member of the Society.

"The substance of the petition for mandamus is that the Supreme Tribe of Ben-Hur is a corporation organized under the laws of Indiana with its principal office in that State, and was authorized to do and was in fact doing business as a Fraternal Life Insurance Society in Illinois, collecting funds therefor by assessment on its members; that the Executive Committee of the Society had without justification or legal authority expelled German from the Society and cancelled his benefit certificate for $2300, which he had theretofore held in that Society, and that the said Society and one Walter Ruckel, its collector of dues at Springfield, Illinois, had refused to accept from him further dues as a member of the Society, and treated his benefit certificate as no longer in force.

"The answer of the Society is very lengthy. It covers about fifty pages of the abstract. This answer is adopted by the other appellant, who adds some additional matter. The substance of these answers is that the relator while a member of the Society had violated its Laws and Rules and had been tried for and found guilty of such offense by the regularly constituted forum of that Society for that purpose, and had been duly and regularly expelled from the Society and that his benefit certificate has been properly cancelled. The answers admit that the Society was organized in the State of Indiana and had its principal offices in that State, that it was authorized to do business in Illinois as a Fraternal Beneficiary Association, and shows that it has a lodge system with a ritualistic form of work and representative form of government, and that its officers reside outside of the State of Illinois. It contains either actually or by proper reference, the charge or complaint on which he was tried, the evidence presented to the tribunal at the time of the trial, and the finding thereon, together with the order of expulsion. The By-laws, Rules and Regulations of the Society so far as the same were considered to pertain to the questions here involved are also made part of the petition and answers.

"To these answers a general demurrer was filed by the relator, and upon a hearing the same was sustained. Respondents elected to stand by their answers, whereupon the order above referred to was entered and this appeal followed. In the view we take of this case it is unnecessary to determine whether the courts of this State can exercise visitorial powers beyond the limits of the State so as to control the internal management of the appellant Society which is a foreign corporation. As we understand the holding of our Supreme Court in the case of Babcock vs. Farwell 254 Ill. 14 that question is one more of policy rather than of jurisdiction, of power to enforce orders that might be made, rather than of the right to make them. We have therefore deemed it advisable to determine this case upon the merits of the controversy.

"The facts averred in these answers are admitted by the demurrer to be true. It is therefore admitted, for it is averred in the answers, that when German applied for membership in this Society, he signed a written application which contains in part the following:

> " 'I hereby solemnly promise to abide by and conform to all the Laws, Rules and Regulations of the Supreme Tribe of Ben-Hur that may now be in force or that may hereafter be adopted.' * * * * 'I will use every reasonable effort to further the interests of the Order' * * * *

"that when he was initiated into the Order he took an obligation which contained the following:

> " 'I will to the utmost of my endeavor promote the interests of this Order,'

"which was taken and assented to by him; that the Articles of Association of the Society provides:

> " 'The legislation of this Association shall be adopted only by its Supreme Tribe, which shall be the governing body;'

"that the laws of Indiana under which this Society was organized provide:

> " 'The Supreme Lodge or other governing body shall have exclusive right to change, amend, or otherwise alter the By-laws of the Association;'

"that the Articles of Association provide for an Executive Committee; that under the laws of the Association that Committee have the power and authority to expel members who shall violate the general ritualistic laws of the Society; that the laws of the Society further provide:

> " 'The Executive Committee shall also have full power and authority to remove from any office he may hold and to reprimand or expel any member from the Society for any one of the following causes:
>
> " '1. Where such member shall in a newspaper or by letter or circular, written or printed, or openly and orally in a Supreme Meeting, or in the meeting of any local Court while in session, publish or use insulting language reflecting upon an officer or member of the Supreme Tribe of Ben-Hur, or any officer or member of a local Court, whether such officer or member be present or not; or
>
> " '5. Where such member shall publicly and maliciously speak of and concerning any officer of the Supreme Tribe of Ben-Hur, or any officer of his local Court, any false and defamatory matter relating to his conduct as an officer of the Supreme Tribe or as an officer of his local Court;'

"charges may be made against members and how, by whom and when; that the Laws of the Society provide how and by whom complaints and same can be heard or tried and that 'the decision of the Executive Committee on such complaint shall be final and conclusive." It is further so admitted that charges were duly made against German; that he was notified and appeared and defended and that he was found guilty and expelled from the Society, and his benefit certificate was cancelled.

"It therefore appears that the tribunal provided by the Laws of the Society for that purpose, having before it the relator and a complaint charging him with a violation of the Laws and Rules of the Society, proceeded in the manner provided by the Laws of the Society, found him guilty, expelled him from the Society and cancelled his benefit certificate. That the proceedings and the Laws and Rules of the Society under which it was conducted relates to the internal government of the Society. With the merits of the controversies concerning such matters courts will not interfere. Niblack on Benefit Societies, Section 113, Pg. 217 (2nd edition). When German became a member of the Society he not only by implication agreed to abide by its Laws, Rules and Regulations *Engel vs. Walsh* 258 Ill. 99-103, *Bosted vs. Board of Trade* 227 Ill. 90, but he did so in express terms. In the Engel case the Supreme Court said:

> " 'Courts will not interfere to control the enforcement of By-laws of such Association, but they will be left free to enforce their own Rules and Regulations by such means and with such penalties as they may see proper to adopt for their own government.'

"We think the answers of these appellants set up a complete defense on the merits and that the demurrer to them should have been overruled.

"The judgment of the Circuit Court is therefore reversed and the cause is remanded to that Court for further proceedings not inconsistent with the views here expressed.

"Reversed and remanded."

"I, Geo. L. Tipton, Clerk of said Appellate Court, do hereby certify the foregoing to be a true copy of the *opinion of said Court* in said cause as the same appears from the records and files of my office.

> *"In testimony whereof*, I hereunto set my hand and the seal of said Court, at Springfield, this 22nd day of April, 1916.

GEO. L. TIPTON,
(Seal) Clerk Appellate Court."

PROGRAM

TENTH SESSION SUPREME TRIBE

FIRST DAY

TUESDAY MORNING SESSION, JUNE 6, 1916, 10:00 A. M.

Address of Welcome on Behalf of the State of Indiana...........
HON. SAMUEL M. RALSTON, Governor
Address of Welcome on Behalf of the City of Crawfordsville......
HON. W. C. MURPHY, Mayor
Response to Welcome.............DR. ANNA L. ZORGER, Champaign, Ill.
Address of Welcome on Behalf of Supreme Tribe of Ben-Hur.......
J. R. ADAMS, Chicago, Ill.
Response to Welcome on Behalf of Representatives...............
L. M. BOOMHOWER, Mason City, Iowa
Address on Behalf of Insurance Department of Indiana............
HON. DALE J. CRITTENBERGER, Auditor of State
Address........HON. E. B. STOTTSENBERG, Atty.-Gen., State of Indiana
Announcement of Special Committees and Adjournment.

TUESDAY AFTERNOON

Opening Exercises—2:00 P. M.
Report of Canvassing Committee.
Report of Credential Committee.
ROLL CALL.
Report of Committee on Rules and Order of Business.
Conferring of Temple Degree.
Reports of Supreme Officers.
Reports of Delegates.
Report of Social Committee.

TUESDAY EVENING.

Banquet to Supreme Officers, Delegates and Visitors,
Masonic Temple—6:00 P. M.
The Banquet to be Followed by Informal Reception and Dance.

SECOND DAY

WEDNESDAY MORNING SESSION, JUNE 7, 1916, 9:00 A. M.

Opening Exercises.
ROLL CALL.
Report of Committee on Distribution.
Report of Committee on Appeals and Grievances.
Report of Committee on Good of the Order.
Election of Officers.
Report of Committee on Law.

WEDNESDAY AFTERNOON.

Opening Exercises—2:00 P. M.
ROLL CALL.
Report of Committee on Law (continued).
Report of Auditing Committee.
Report of Committee on Mileage and Per Diem.
Report of Special "Gerard Memorial Committee."
Report of Committee on Press and Publicity.
Good of the Order.

WEDNESDAY EVENING.

Social Session, Hall of Simonides Court No. 1—8:00 P. M.
Address of Welcome on Behalf of Simonides Court................
P. O. BOWERS, State Manager of Indiana
MUSICALE.
Lecture on *Ben-Hur*.....GIDEON J. PILLOW, assisted by MRS. PILLOW,
Washington, D. C.
DANCING

A special invitation is extended to the visitors and delegates to be present Monday evening, June 5, to witness the degree work, to be given to a large class of candidates by the Degree Staff of Simonides Court No. 1, of Crawfordsvillle, Indiana.

Northern Indiana Congress

The Fifteenth Annual Meeting of the Congress convened in Kendallville, Indiana, Wednesday, May 3, and was in session May 3-4. The address of welcome in behalf of the city was delivered by the Honorable H. F. Helwig, Prosecuting Attorney, as the Mayor, Honorable C. M. Case, was ill and unable to be present. The address was most cordial. Dr. R. H. Gerard, Supreme Chief, responded in behalf of the Supreme Tribe, and the membership of the Order may well be proud of the head of this organization as he made us all feel the obligation of the Fraternal spirit and the great teachings of the book Ben-Hur upon which our Order is founded. His address was eloquent and was greatly appreciated by the large audience present.

Brother James Graves, in behalf of Kendallville Court, extended a welcome. A reading was given by Miss Martha Tucker, of Decatur Court, who was obliged to respond to an encore, after which the regular work of the Congress was taken up in ritualistic form. The roll call showed fifty-three Courts in the Congress; nineteen paying per capita tax and sixteen of the Courts sending representatives. The Committee on Resolutions reported favorably upon the proposition to pay the Scribe of the Congress his actual expenses incurred, covering postage, stationery, mileage, and hotel bills, and $2.00 per diem for the two days' session of the Congress. The report was adopted to apply to the incoming and all future Scribes.

An invitation was accepted to attend the Colonial Theater in a body, and also to visit the manufacturing plant of the McCray Refrigerator Company. Wednesday evening, the degree team of Columbia City Court No. 92 initiated a class of twenty young people. The initiatory work was well given and greatly appreciated by the large audience present, the hall being crowded to its full capacity. This concluded the first day's session.

Thursday morning, May 4, the regular work of the Congress was again taken up, and the Committee on Resolution was instructed to send a letter of condolence to Mrs. Foster, widow of our late Brother, Dr. J. C. Foster. Dr. Gerard made the principal address of the day, speaking in glowing terms of the great work to be done by the Tribe of Ben-Hur. A competitive drill for cash prizes was given; the contestants being the drill team from Ben-Hur Court No. 15 of Fort Wayne and South Bend Court No. 41 of South Bend; the latter being adjudged the winner by a very narrow margin. An interesting paper was read by Sister Edna Derr of Wabash Court No. 23 on the subject, "How to Conduct a Successful Social Session." Brother M. J. Clear, Scribe of Ben-Hur Court No. 15, of Fort Wayne, gave a talk upon the subject, "Value of a Spectacular Initiation," and in closing his remarks he recommended that at the next session of the Congress this be made one of the features of the Congress. Brother P. O. Bowers, State Manager, spoke on "Good of the Order" and a "Pep and Ginger" talk was given by Brother Joe Treadwell. Three-minute talks were given on general topics by Brothers F. F. Broughman, G. G. Grimes, P. L. G. Axel, and others, which proved quite interesting.

The following corps of officers were elected for the coming year and were duly installed by Brother W. N. Steele, Supreme Instructor:

Past Chief—W. H. Bertsch, So. Bend, No. 41.
Chief—C. E. Herrod, Fort Wayne, No. 15.
Judge—Forrest Williams, Peru, No. 16.
Teacher—Henrietta Hay, Elkhart, No. 72.
Scribe—F. R. Conkling, Columbia City, No. 92.
K. of T.—Arthur L. Miller, So. Bend, No. 211.
Captain—C. Peipenbrink, Huntington, No. 68.
Guide—Elizabeth Wagoner, Marion, No. 48.
K. of I. G.—Joe Davis, Wabash, No. 23.
K. of O. G.—Chauncey Clark, Bluffton, No. 7.
Pianist—Hazel Yeiser, Kendallville, No. 20.

At the evening session the Degree Team of Bluffton Court No. 7, initiated a class of twenty-four candidates in a very pleasing manner.

The Auditing Committee reported the total receipts as $106.49, disbursements $77.50, leaving a balance on hand of $28.99.

Hartford City was selected for the meeting of the Congress in 1917, and this closed one of the most delightful, instructive, and harmonious sessions the Northern Indiana Fraternal Congress has ever held. SCRIBE.

UNDER THE PALMS

NEWS FROM THE COURTS

Illinois

CHAMPAIGN, ILL.—Dr. R. H. Gerard, of Crawfordsville, Ind., Supreme Chief, was the principal speaker at the Second Annual Banquet of the Twin City Courts of the Order served in the main dining room of Hotel Beardsley, Wednesday evening, May 10. The annual banquets are given by Deputy Supreme Chief L. M. Hundley and his most estimable wife. The guest lists are limited to members who have secured at least one new member during the term.

About 100 were in attendance at the banquet. From 5:30 to 6:15 an informal reception was held in the hotel parlor. Music for the banquet was furnished by Turner's orchestra, while special vocal selections were rendered by the Illinois Traction quartet, composed of John A. Pittman, Clarence W. Smith, Fred Heimlicker and Charles E. Cox, with Miss Mamie Long at the piano.

The tables were beautifully decorated with white carnations, ferns, and green-shaded candles, while leather covered notebooks and packets of postcards bearing pictures of the home office were distributed as favors.

Dr. Gerard was equally profuse in his compliments to Mr. Hundley, declaring him to be head and shoulders above all other deputies in the employ of the Society in the matter of procuring desirable business.

He reviewed briefly the seven cardinal principles on which the Order is founded and declared none is more important than the principle of devotion.

"Practical charity is to help others to help themselves," declared the speaker. "This is strikingly exemplified by Fraternal Insurance. Fraternalism and life insurance are twin forces for good which have made themselves felt throughout the entire land.

Reverting to the subject of Fraternal Insurance, he said: "You can't beat the combination of hearts and dollars. No Society so combines the two as the Tribe of Ben-Hur. In my opinion the time is fast approaching when there will be left only four or five of the now prominent Fraternal Insurance Companies, and the Tribe of Ben-Hur will be one of these. It is a comparatively young Society yet it has been a pioneer in many respects. It was not founded upon adequate rates for such a thing would have been impossible. It was, however, the first Society to provide for a reserve fund and eight years ago it revised its rates and is now on an adequate rate and has more members paying an adequate rate than any other Fraternal Insurance Order.

"The hour has struck for the inadequate rate insurance companies. They must all adopt the National Fraternal Congress rates by the close of 1917 or go out of business."

The other speakers on the program were: Hon. F. E. Williamson, Dr. Anna L. Zorger, Supreme Representative to the next Supreme Lodge Meeting, W. H. H. Miller, and H. J. McGinnis, of Crawfordsville, Ind., Past Supreme Chief.—*Champaign Gazette.*

CHICAGO, ILL.—Wednesday, April 5, South Chicago Court No. 66 was favored with a visit from Brother W. N. Steele, Supreme Instructor, who gave an interesting address, which was helpful to all members. A number of visitors were present from Auburn Court No. 49, who extended an invitation to the members of South Chicago Court to visit them on Tuesday, April 11, when a chicken dinner would be served. This dinner was given by the members of Auburn Court, who were the losers in the recent contest for securing new members, and proved a very enjoyable affair.

Monday April 24, our "Booster Club" gave a surprise party on Brother and Sister Newman of Superior Court, it being the occasion of Sister Newman's birthday.

Thursday, April 27, the members of South Chicago Court attended the "Booster Rally" and dedication of their new home given by Reliance Court. The prize banner awarded by the "Booster Club" was also awarded on this occasion. Brother Jno. C. Snyder, Supreme Scribe, was in our city April 28, and assisted in the initiation of a large class of candidates for the West Side Courts. REPORTER.

Oregon

PORTLAND, ORE.—Our members who failed to attend Ben-Hur Court No. 9, of Portland, on April 26, missed one of the most enthusiastic meetings ever held here. A class of five candidates was taken in. Those who took part in the initiation are credited with giving the best initiation of our Court. Dr. A. H. Clarke, who represents "Ben-Hur," and Mr. J. J. Murray, who takes the part of Arrius, deserve all the praise we can give them for their part of the work is excellent, in every detail.

Under "Good of the Order," a short musical program was rendered, and four prizes given by the Entertainment Committee were awarded the lucky "numbers." The meeting closed in due form, after which the members retired to the banquet room, where ice cream and cake were served. Those who cared to do so danced the rest of the evening.

The members are delighted with our new State Manager, Brother Ralph Steele. Although he has been with us only a short time he has made a good impression and a host of friends, who hope to keep him busy enough to remain with us. Our attendance has increased a great deal, through his untiring efforts. He has been instrumental in securing the transfers of several Ben-Hur members of Eastern Courts who are residing here at present. Our Court extends a standing invitation to any visiting or resident member of the Tribe of Ben-Hur of Portland and our neighboring cities to attend our meetings, which are held the second and fourth Wednesdays of each month, at the Arleta W. O. W. Hall. REPORTER.

West Virginia

HUNTINGTON, W. VA.—Tuesday evening, May 9, Huntington Court No. 15 met in social session with the largest attendance for several years, together with a large number of prospective members for Ben-Hur. The evening was spent in social games, talks, and refreshments were served. The evening was an enjoyable one for this Court and will long be remembered as a profitable one.

Miss Zimmerman, our District Manager, is an able and hard working Christian Deputy and no one need fear for their Sons and Daughters when they join Ben-Hur. We will soon be back on the "Honor Roll" and we will stay there too and keep increasing our membership—thereby extending the benefits of the Society. Long live T. B. H. and may she do great good. REPORTER.

Alabama

BIRMINGHAM, ALA. — Thursday evening, April 6, Birmingham Court No. 1 held its Eighth Anniversary celebration. This was considered an occasion of more than usual importance, even for an anniversary celebration, as the past year has been probably the most important year in the history of the Court. During this eighth year of the Court's existence it has acquired for the first time a temple of its own wherein to hold its meetings. In other respects it has been prosperous, and the record of the past year is a source of gratification to all the members. Not the least of its achievements for the year was the winning of the State Prize Banner. This banner was won from the Court at Gadsden, which had won it the previous year, and the formal ceremony of presentation by a representative of the Gadsden Court to Birmingham Court No. 1 took place on the occasion mentioned above.

The program for the evening consisted of music, speaking, and dancing. The address in behalf of Gadsden Court, presenting the State Banner, was made by Judge Alvin M. Douglas, a former resident of Gadsden. He took the place of Mr. Giles, of Gadsden, who was prevented by sickness in his family from attending the meeting. The banner was received for Birmingham Court No. 1 by Mr. J. A. Reams, who also made the anniversary address. State Manager F. V. Parker presided over the meeting. A large number of members and friends of the Tribe of Ben-Hur, taxing to the utmost the seating capacity of the hall, attended the celebration, and every one seemed to enjoy fully all features of the program. SCRIBE.

Colorado

PUEBLO, COLO.—Tuesday evening, April 11, Pueblo Court No. 11 held an open meeting for the members and friends, the occasion being the presentation of the State Prize Banner to Pueblo Court by Brother J. J. Cassidy, State Manager. A large audience was present and the program rendered was most excellent.

The first number on the program was a piano solo by Miss Louise Laws, a little miss only seven years old, but it was given with as much pride and dignity as though she were many years older. Miss Agatha Redman, entertained the large audience with a reading and violin solo. Miss Redman is a real artist on the violin, and we felt highly honored to have secured her services for this occasion. Miss Inman, a noted vocalist, also favored us with a number of choice vocal selections. Miss Gertrude Sechrist was next on the program with an excellent reading, this was followed by a well executed duet by Misses Carlson and Sechrist. Each number on the program was exceptionally fine. Following the program, Brother J. J. Cassidy made the presentation speech of the State Prize Banner, his remarks were most interesting, and replete with Fraternal suggestions. We expect this Court to take its place among the big Courts in the West in the very near future. REPORTER.

New York

NEW YORK, N. Y.—The Morris Morrison Court No. 120 celebrated their Third Anniversary on Tuesday evening, May 2nd, at Savigny Hall, 229 Lenox Avenue, New York City. The Committee arranged an elaborate entertainment, to which the members and their friends were invited. After the entertainment, the Orchestra furnished music for dancing which lasted until the early hours of the morning.

A light luncheon was also served during the evening and all present agreed that they had spent a most wonderful time. A number of applications were secured, and as the members have given their promise of full support, prospects are very bright for a decided increase in our membership. Our Court is composed of a young and active body, and there is no doubt but that results of our activity will shortly be forthcoming. SCRIBE.

ROCHESTER, N. Y.—Genesee Valley Court No. 18 celebrated their Nineteenth Anniversary Wednesday evening, May 10, about one hundred members and friends were present and enjoyed an elaborate banquet and interesting program. Dr. Darwin E. Cary gave a brief history of the Court, remembering those who have passed on to their eternal rest, and giving praise to the loyal and faithful ones, especially Brother Geo. Anderson, who has been Keeper of Tribute for the past nineteen years, and has missed but one meeting in that time, although a busy business man he always finds time to attend Court meetings, and is ever ready to render a Fraternal service. Dr. Cary's address was full of the true Fraternal spirit and was greatly appreciated. Our State Manager, Brother J. D. Robberts, was with us, and spoke of the wonderful growth of the Order, and set forth the advantages of membership in the Tribe of Ben-Hur. Our District Manager, Brother D. C. Carr, talked on the future, which, he said, judging from the past and present, could not be anything but bright and promising for the Tribe of Ben-Hur and Genesee Valley Court No. 18. A vocal solo by Brother Savard and Scotch dancing by Mr. Martin and his sister was very much enjoyed.

Chief of the Court, Brother Robinson extended a hearty welcome to all and asked each and every one to feel at home with us in celebrating our Nineteenth Anniversary. Music and dancing ended a most delightful evening. Brother Anderson, with his committee, deserves great credit for the efficient manner in which the affair was handled. REPORTER.

SCHENECTADY, N. Y.—A gala day in Ben-Hur circles in this city was the union meeting held in the Court room of Electric City Court No. 75, in K. of P. Hall in Wedgeway Building, on Friday evening, May 5th, when Electric City and Honor Courts of this city and Balthasar Court of Troy united to welcome State Manager J. D. Robberts, of Rochester, on his first official visit to the "Electric City."

After a class of candidates had been initiated in short form the evening was devoted to a social time, when readings, recitations, toasts and music were much enjoyed. Brother Robberts in his usual happy manner entertained the members with a speech for the good of the Order and the Court will be pleased to have him with us again soon.

Honor Court No. 130 was organized in this city on April 25, with a charter list of fifty-two members, among whom are some of Schenectady's most influential citizens and Fraternal workers and we predict that before long the name Honor will appear on the "Roll of Honor."

The Court will continue to meet at St. George's Hall, corner State Street and Nott Terrace, on the second and fourth Tuesdays of each month.

Tuesday evening, May 9, the uniformed degree team of Electric City Court visited the new Court and conferred the degrees on a class of candidates, exemplifying the work in full form, using the Stereopticon, which initiation was much enjoyed. Many members of Electric City Court accompanied the team. Refreshments were served during the evening. CORRESPONDENT.

Oklahoma

TULSA, OKLA.—Saturday, April 22, Tulsa Court No. 8 was reorganized by Louise J. Rittenhouse, Deputy Supreme Chief, assisted by Brother Hyde of Sapulpa Court No. 10 as Ben-Hur and Robert R. Rittenhouse of Chandler Court No. 13 as Guide, and other old members of Tulsa Court. The work was beautifully exemplified and every one seemed delighted with the work. After the Degree Work was over the Court divided for a contest into the Red and Blue. Sister Shields was chosen captain of the Reds and Sister Kissinger was chosen captain of the Blues. Both ladies are enthusiastic members, and we are looking forward to great results. Refreshments were served, and all went home happy. REPORTER.

Nebraska

OMAHA, NEB.—Brother Lee, with the assistance of his very able wife, is doing great work for Mecca Court No. 13, they are both well liked and have the active co-operation of all of the members. Saturday, April 22, Court No. 13 initiated a large class, the first in many months, and though the team had not practiced lately they were in good form, and did splendid work. Brother Cassidy, our State Manager, was with us and took the part of Arrius. Brother and Sister Lee promises big things for the Courts in Omaha during the coming summer. CORRESPONDENT.

ORD, NEB.—The April fool party given by Ord Court No. 28 at their hall the other evening, proved much of a success and the members who stayed away have been kicking themselves ever since. Aside from the good musical program rendered, much of the evening was devoted to funny stunts. Mesdames McClachy and Roscoe Watson received the guests as they arrived and made every one welcome and at ease. Mrs. Homer Daggett and Miss Selma Nelson presided at the punch bowl. A feature of the evening was the hay frame ride around the hall. Those who participated admit that they never had such an experience before. The cracker eating contest was easily won by George Kellison, Jr., the contestants being allowed two minutes in which to devour three crackers. Those who witnessed the contest say the winner was clamoring for more fodder when the itme was half up. The smile contest was won by S. J. W. Brown, whose expansive smile measured six inches. Contestants were allowed eight minutes in which to blow up and tie a paper sack and throw it into the air, and W. M. Gray was awarded the prize in this contest. Delightful refreshments were served and the three score and more of people who were present say they had the time of their lives. REPORTER.

LINCOLN, NEB.—District Manager G. H. Walters is meeting with fine success with Capitol City Court No. 23 and Lincoln Court No. 118, in this city, bringing in new members every meeting night, and there is always something interesting at the meetings. The old people as well as the young are well taken care of, the committees on socials are lending

(Continued on Page Seven.)

The Chariot

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. GERARD, M. D..........Supreme Chief
JNO. C. SNYDER..............Supreme Scribe
S. E. VORIS......Supreme Keeper of Tribute
J. F. DAVIDSON, M. D...Sup. Medical Examiner

GILBERT HOWELL..................EDITOR
Crawfordsville, Indiana

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UNION LABEL

JUNE, 1916

True courage.—"That man is only truly brave who fears nothing so much as committing a mean action, and undauntedly fulfills his duty, whatever the dangers which impede his way."

NORTHERN INDIANA BEN-HUR CONGRESS, K

THE listless, unambitious man seldom occupies any famous and popular room at the top.

THE road to success is open to all, but too many want to get there without the trouble of going.

FOR SALE: A complete set of robes for initiatory work. Will be sold at a bargain if taken soon. Address E. G. Hubler, Scribe, Unity Court No. 54, 516 North First Street, Marshalltown, Iowa.

BROTHER A. Charles Utterback, Centralia, Illinois, has just telegraphed the office that he has already closed $71,000 worth of business in Mt. Vernon and Centralia, for the month of May and expects to make it $100,000 before June 1.

Per Capita Tax

THE attention of the members is again called to the requirements of the General Laws of the Society, wherein the per capita tax of 75 cents from each social member and 75 cents from each beneficial member of "Class A" must be paid to the Scribe of their Court on or before the 25, day of June, and by him remitted to the Supreme Scribe, together with a list of the names and address of each social member fo: whom the per capita tax is being paid.

CULTIVATE health and thus radiate strength and courage.

MANY people spend their whole lives in gaining experience of no value to themselves or anybody else.

FOR SALE: One set of officers' robes, including galley and prison scene, in very good condition. Address Charles H. Stainbrook, Chief, Lew Wallace Court No. 17, Meadville, Pa.

BOTH Beneficial members of "Class A" and Social members forfeit their membership in the Society by their failure to pay the per capita tax as before stated, in accordance with the Laws of the Order.

THE Editor would call attention to the report of the Canvassing Committee as found on page 6 of this issue of THE CHARIOT, especially to the portion of the report wherein the Scribes of the various Courts have not complied with the General Laws of the Society, and thereby have forfeited the rights of the members of their Court to assist in the selection of Supreme Representatives. We call attention to this in the hope that all Scribes will realize that it is absolutely necessary to comply with the Laws, Rules and Regulations of the Supreme Tribe and make all reports conform thereto, and in future shall hope the Scribes will not neglect to comply with the Laws of the Society.

THE laws regulating National Banks has a most excellent provision wherein any person who is guilty of circulating malicious reports derogatory to the financial strength and credit of any National Bank may be given a penitentiary sentence. The Editor of THE CHARIOT believes a similar law should be enacted by the Federal Government applying the same penalties to the protection of the Fraternal Beneficial Societies of our land.

Confidence is the basis of all commercial transactions and applies with equal force to the business of our Fraternal Beneficial Societies. A member of a Society who would maliciously circulate false reports and seek to destroy confidence of the members in its management and of the general public in its reliability, is just as culpable and should be dealt with just as severely as a man who circulates reports which would cause "a run" on any National bank, and thereby bring about a failure of such an institution.

We trust the Committee on Statutory Legislation of our National Fraternal Congress of America at their next meeting will at least consider a provision along these lines, or the possibility of introducing a similar law affecting our Fraternal Beneficial Societies in the various States.

WE regret to again be called upon to chronicle the death of another of our faithful and aggressive field workers. Thursday, May 4, at Canton, Ohio, Brother Charles J. Miller, District Manager, passed away at an early hour. The body was brought to Terre Haute, Indiana, the former home of Brother Miller, where a committee met the remains at the station and assisted in the last sad rites. Brother J. P. McGilliard, District Manager, represented the Supreme Tribe. The floral offerings were very beautiful. THE CHARIOT would extend sympathies to Sister Anna C. Miller, the sorrowing wife, and other members of the family.

THE War Department has sent out from its central headquarters in Chicago, circulars giving conditions and terms for enrollment in the Military Training Camps. Although THE CHARIOT is an advocate of peace universal, we are of the opinion that this plan of "Preparedness" is of practical benefit to the citizens of our country, and is not against peace methods for America.

Mutual Obligation

When a man becomes a certificate holder in a Fraternal organization he is bound by Fraternal ties with the other members, and, because he is a certificate holder, he is welcomed by other members, whether at home or far away, and he can rely on getting the advice or information necessary to him, just because he is a fellow Fraternalist, a fellow certificate holder. If he is sick he is not neglected, or if circumstances place him in a position of distress or want he is looked after and cared for. He has many privileges that others do not have, and he is not a lonesome integral proposition, but one of the units that make up the whole of the fraternity with which he is associated.—*Ex.*

Now is the time to take insurance. Tomorrow may be too late. Upon today's decision may depend whether you will be one out of the nine to be rejected.

Information Wanted

Jesse R. Crouch, of Dexter, Missouri, left home Sunday, March 12, for St. Louis, Missouri, and his distracted wife has been unable to locate or hear from him since that date. Brother Crouch has been a buyer of cattle and sheep, and he had talked of establishing a cattle ranch in the West. Any person who can give information as to his present whereabouts should address Mrs. Iona E. Crouch, Dexter, Missouri.

Colors of the Order

BY request we publish herewith the following information regarding the colors of our Order, Red, Yellow, and Black. Red was the Roman color and was used by Messala in his Chariot Race with Ben-Hur; Yellow was the color of Simonides, the Servant of the House of Hur, and all the vessels of Hur, while under the supervision of Simonides, carried yellow flags; Black was the favorite color of Ilderim, the Shiek, and his favorite horse was a coal black.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of April, 1916.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1589**
2	Palestine No. 2, Olean, N. Y.	389
3	Edw. Lauterbach, 84, New York, N. Y.	382
4	Genessee Valley, 18, Rochester N.Y.	248
5	Jefferson No. 24 Watertown, N. Y.	198
6	Electric City, No.75, Schenectady, N.Y.	139
7	Balthasar No. 77, Troy, N. Y.	134
8	Olean, No. 43, Olean, N. Y	130
9	Ithmar No. 1, Auburn, N. Y.,	120
10	Arrius, No. 9, Geneva, N. Y	115

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1288
2	Balthasar No. 9, Crawfordsville, Ind	946
3	Simonides No. 1, Crawfordsville, Ind.	758
4	Crescent City No. 122, Evansville, Ind	746
5	Esther No. 4, Terre Haute, Ind.	646
6	Marion No. 48, Marion, Ind.	539
7	Princeton No. 43, Princeton, Ind.	400
8	Malluch No. 45, Vincennes, Ind.	363
9	Washington, 169, Washington, Ind.	357
10	Vigo No. 126, Terre Haute, Ind.	356
11	Huntington No. 68, Huntington, Ind.	329
12	Wabash No. 23, Wabash, Ind.	326
13	Unity No. 350, Indianapolis, Ind.	323
14	Beech Tree No. 211, South Bend, Ind.	316
15	Star No. 277, Indianapolis, Ind.	298
16	Castalia No. 13, Muncie, Ind.	293
17	Vanderburgh No. 127, Evansville, Ind	285
18	Kendallville No. 20, Kendallville Ind.	283
19	Aldebaran No. 16, Peru, Ind.,	281
20	Logansport No 233, Logansport, Ind.	279
21	Orontes No. 77, Shelbyville, Ind	270
22	Elkhart No. 72, Elkhart, Ind.	267
23	South Bend, No. 41, South Bend, Ind	267

ALLVILLE, INDIANA, MAY 4 AND 5, 1916

24	Kokomo No. 33, Kokomo, Ind	259
25	Queen City, No. 153, Marion, Ind.	243
26	Columbia City 92, Columbia City, Ind.	239
27	Evening Star, No. 281, Evansville, Ind.	238
28	Decatur No. 156, Decatur, Ind.	231
29	Oolitic, No. 54, Bedford, Ind.	231
30	Isis No. 32, Anderson, Ind.	227
31	Germania No. 165, Evansville, Ind.	223
32	Chariot No. 38, Lafayette, Ind	218
33	Maple City No. 125, LaPorte, Ind.	215
34	Antioch No. 12, Garret, Ind.	212
35	Boonville No. 59, Boonville, Ind.	198
36	Richmond, No. 42, Richmond Ind.	196
37	Rigel No. 86, Michigan City, Ind.	188
38	Corydon, No. 184, Corydon, Ind	178
39	Vincennes No. 243, Vincennes, Ind.	178
40	Bismarck No. 134, Terre Haute, Ind.	175
41	Greencastle No. 102, Greencastle, Ind.	163
42	Harmony No. 304, Logansport, Ind.	162
43	Evansville No. 10, Evansville, Ind.	157
44	Posey No. 105, Mt. Vernon, Ind.	147
45	Sandborn No. 67, Sandborn, Ind.	138
46	Owensville, No. 104, Owensville, Ind.	135
47	Jewel No. 334, Michigan City, Ind.	127
48	Hartford City, 36, Hartford City, Ind.	128
49	Frankfort No. 2, Frankfort, Ind.	122
50	Progressive No. 166, Hammond, Ind.	121
51	French Lick No. 200, French Lick, Ind.	115
52	Freelandville No. 91, Freelandville, Ind.	111
53	Bluffton, No. 7, Bluffton, Ind.	104
54	Grandview, No. 150, Grandview, Ind.	104
55	Faith No. 316, Evansville, Ind.	104
56	Perfection No. 365, Tennyson, Ind,	102
57	Antares No. 39, Tipton, Ind.,	100
58	Tennyson No. 203, Tennyson, Ind.	100

Kentucky

1	Kentucky No. 11, Louisville, Ky.	1038
2	Jehovah No. 4, Louisville, Ky.	411
3	Ludlow No. 9, Ludlow, Ky.	311
4	Henderson No. 3, Henderson, Ky.	298
5	Covington No. 2, Covington, Ky	183
6	Newport No. 1, Newport, Ky.	170
7	Ilderim No. 14, Louisville, Ky	151
8	Mizpah No. 8, Bellevue, Ky.	116

Ohio

1	Portsmouth No. 109, Portsmouth, O.	1005
2	Ilderim, No. 1, Dayton, O.	629
3	Forest City No. 15, Cleveland, O.	563
4	Esther No. 4, Hamilton, O.	430
5	Crockery City No. 111. E. Liv'r'l, O.	364
6	Washington No. 43, Toledo, O.	351
7	Canton No. 57, Canton, O.	315
8	Lew Wallace No. 189. Dayton, O.	304
9	Lincoln No. 23, Lima, O.	295
10	Ben-Hur No. 7, Findlay, O.	291
11	Springfield No. 31, Springfield, O.	276
12	Toledo No. 34, Toledo, O.	240
13	Balthasar No. 3, Cincinnati, O	228
14	Aldebaran No. 14, Youngstown, O.	201
15	Mars No. 151, Cincinnati, O.	190
16	Lincoln Heights No. 112, Cleveland	180
17	Butler No. 99, Hamilton, O.	172
18	Eros No. 5, Mt. Vernon, O.	166
19	Ithamar No. 8, Marion, O.	160
20	Bellefontaine No. 12, Bellefontaine, O.	154
21	Alpha No. 51, Newark, O.	154
22	Liberty No. 70, Cumminsville, O.	139
23	Sidney, No. 19, Sidney, O.	124
24	Star of Valley No. 113, Wellsville, O.	117
25	Cincinnati No. 56, Cincinnati, O.	109
26	Putnam, No. 62, Columbus Grove, O.	108
27	Victory No. 176. Cincinnati, O.	105
28	Riverside No. 49, Shelby, O.	102

Illinois

1	Triumph No. 17, Decatur, Ill.	705
2	Ithamar No. 1, Danville, Ill.	593
3	Caledonia No. 59, Urbana, Ill.	453
4	Valhalla No. 63, Chicago, Ill.	358
5	E. St. Louis No. 136, E. St. Louis, Ill.	338
6	Mira No. 97, Mt. Carmel, Ill.	296
7	Friendship No. 61, Chicago, Ill.	285
8	Balthasar No. 2, Champaign, Ill.,	279
9	Damascus No. 41, Springfield, Ill.	272
10	Galesburg No. 50, Galesburg, Ill	261
11	Lawrenceville, 86, Lawrenceville, Ill.	252
12	J. C. Hale No. 149, Mattoon, Ill.	257
13	Olney No. 12, Olney, Ill.	249
14	Castalia, No. 154, Joliet, Ill.	244
15	Danville No. 474, Danville, Ill.	224
16	Fox River No. 508, Aurora, Ill.	228
17	Metropolis No. 181, Metropolis, Ill.	220
18	Miriam No. 11, Kensington, Ill.	218
19	Granite No. 144, Granite City, Ill.	217
20	Melchior No. 27, Charleston, Ill	204
21	Harrisburg No. 116, Harrisburg, Ill.	203
22	Waukegan No. 76, Waukegan, Ill.	202
23	Mizpah No. 7, Rockford, Ill	183
24	Pullman No. 42, Pullman, Ill	181
25	Grayville No. 28, Grayville, Ill.	179
26	Mt. Vernon No. 115, Mt. Vernon, Ill	177
27	Linne No. 262, Rockford, Ill.	159
28	Garfield No. 64, Chicago, Ill	1[illegible]5
29	Auburn No. 49, Auburn Park, Ill.	150
30	Egyptian No. 56, Carmi, Ill.	141
31	Kankakee No. 91, Kankakee, Ill.	140
32	Superior No. 372, South Chicago, Ill.	139
33	West Salem No. 31, W. Salem, Ill.	137
34	Paris No. 4, Paris, Ill.	137
35	Chicago No. 15, Chicago, Ill.	136
36	Litchfield No. 169, Litchfield, Ill.	136
37	Columbia No. 74, Chicago, Ill.	134
38	Fairfield No. 101 Fairfield, Ill.	134
39	Kewanee No. 258, Kewanee, Ill.	133
40	St. Clair No. 250, E. St. Louis, Ill.	133
41	Voduany No. 333, Chicago, Ill	129
42	Chicago No. 66, South Chicago Ill.	126
43	Robinson No. 48, Robinson, Ill.	125
44	Cairo No. 171, Cairo, Ill.	125
45	Decatur No. 243, Decatur, Ill.	120
46	K. J. Poniatowski. No. 240, Chicago, Ill.	114
47	Effingham No. 36, Effingham, Ill.	112
48	St. Joseph No. 3, St. Joseph, Ill.	107
49	Madison No. 200, Madison, Ill.	106
50	F. L. Riegr, No. 281, Chicago, Ill.	105
51	Germania No. 82, Chicago, Ill.	105
52	Vlastimel, No. 186 Chicago Ill.,	101
53	Mt. Carmel No. 453, Mt. Carmel, Ill.	101
54	Clay, No. 108, Flora, Ill.	101
55	Cesky Vlastence. 102, Chicago, Ill.	100

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	685
2	Lincoln No. 118, Lincoln, Neb.	374
3	Mecca No. 13, Omaha, Neb.	352
4	Harmony No. 28, Ord, Neb.	190
5	Arrius No. 32, Scotia, Neb.	137
6	York No. 61, York, Neb.	135
7	Stanton, No. 10, Stanton, Neb.	121
8	Fullerton No. 6, Fullerton, Neb.	118
9	North Nebraska No. 9, Norfolk, Neb.	116
10	Osceola No. 39, Osceola, Neb.	112
11	Esther No. 21, David City, Neb.	112
12	Omaha No. 110, Omaha, Neb.	102

Iowa

1	Melchior No. 8, Waterloo, Ia.	594
2	Aldebaran No. 12, Cedar Rapids, Ia.	496
3	Tirzah No. 3, Mason City, Iowa	429
4	Roman No. 98, Sioux City, Ia.	258
5	Cedar Rapids, No. 65, Cedar Rapids, Ia.	214
6	Jewel No. 2, Council Bluffs, Ia.	214
7	Ben-Hur No. 15, Oskaloosa, Ia.	154
8	Banner No. 29, Sioux City, Ia.	142
9	Unity No. 54, Marshalltown, Ia.	138
10	Clinton No. 28, Clinton, Ia.	134
11	Star, No. 41, Creston, Ia	107

Missouri

1	Carnation No. 7, Kennett, Mo.	489
2	Century No. 26, St. Louis, Mo	316
3	Morehouse No. 10, Morehouse, Mo.	202
4	Independence No. 159, Dexter, Mo	200
5	Sikeston No. 9, Sikeston, Mo.	195
6	Simonides No. 61, St. Louis, Mo.	141
7	Golden Rod No, 22, St. Joseph, Mo.	128
8	Lone Rock, No. 156, Chaffee, Mo.	125
9	Sedalia No. 39, Sedalia, Mo.	105
10	Victory No. 74, Kansas City, Mo.	103
11	Poplar Bluff, No. 65, Popular Bluff, Mo.	102

Tennessee

1	Usona No. 36, Memphis, Tenn.	470
2	Jere Baxter No. 12, Nashville, Tenn.	197

Pennsylvania

1	Keystone No. 1, Bradford, Pa.	434
2	Pioneer No. 42, Scranton, Pa.	409
3	Lew Wallace No. 17, Meadville, Pa.	312
4	Harmony No. 43, Sharon, Pa.	242
5	New Kensington, 11, N. Kensington, Pa.	228
6	Arrius No. 4, Braddock, Pa.	223
7	Ben Franklin, 97, Philadelphia, Pa.	214
8	Rigel, No. 9, Newcastle, Penn	209
9	Trevyline No. 12, Jeannette, Pa	187

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	368

Michigan

1	Eros No. 27, Saginaw, Mich,	316
2	Fort No. 130, Detroit, Mich.	227
3	Queen No. 43, Battle Creek, Mich	211
4	Kalamazoo, No. 4, Kalamazoo, Mich.	171
5	Cadillac No. 44, Detroit, Mich.	168
6	Ben-Hur No. 1, Flint, Mich.	145
7	Ilderim No. 9, Jackson, Mich.	135
8	Peerless No. 100, Lansing, Mich.	118
9	State No. 150, Detroit, Mich.	108
10	Mars No. 31, Bay City, Mich.	107
11	Amrah, No. 54, Muskegon, Mich.	103

Washington

1	Tacoma No. 2, Tacoma, Wash.	304
2	Oriental No. 6, Seattle, Wash.	133
3	Ben-Hur No. 3, Bellingham, Wash.	112
4	Purity, No. 13, Buckley, Wash.	108

Texas

1	Lone Star No. 1 Ft. Worth, Tex.	250
2	Simonides No. 11, Marshall, Tex.	216
3	Arrius No. 68, Wichita Falls, Tex.	185
4	Tirzah No. 10, Dallas, Tex.	183
5	Greenville No. 39, Greenville, Tex.	178
6	Ithamar No. 3, Cleburne, Tex.	159
7	Ben Hur No. 5, Houston, Tex.	135
8	Denison No. 94, Denison, Tex.	106

District of Columbia

1	Washington No. 1, Washington, D. C.,	226

Arkansas

1	Esther No. 8, Jonesboro, Ark	223
2	Egyptian No. 4, Paragould, Ark	211
3	Century No. 10, Wynne, Ark.	122
4	Tirzah, No. 32, Truman, Ark	115

California

1	Simonides No. 4, Los Angeles, Cal.	188
3	Los Angeles, No. 19, Los Angeles, Cal.	137
2	Live Oak No. 32, Oakland, Cal.	108

Oregon

1	Ben-Hur No. 9, Portland, Ore	168

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	162

Oklahoma

1	Oklahoma No. 1, Oklahoma City, Okla.	147

New Jersey

1	Progress No. 6, Paterson, N. J.	139

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	124
2	Maryland No. 1, Baltimore, Md.	122
3	Highland, No. 3, Highlandtown, Md	105

Alabama

1	Gulf City, No. 9, Mobile, Ala.	117

Colorado

1	Pueblo No. 11, Pueblo, Colo.	115

Virginia

1	Staunton No. 3, Staunton, Va.	115
2	Roanoke No. 4, Roanoke, Va.	113

Louisiana

1	Evangeline No. 10, Patterson, La.	110

While you are insurable is the time to take membership in Ben-Hur.

TRIBE OF BEN-HUR REMINDER

Monthly Payment and Extra Assessment No. 31

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of June, 1916, together with Extra Assessment No. 31 for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

There will also be due 75 cents per capita tax from each Beneficial Member of Class A, and 75 cents from each Social Member, which must be paid to the Scribe of your Court on, or before, the 25th day of this month. In event of your failure to pay the monthly payment, per capita tax, and extra assessment you will stand suspended, without further notice, as provided by our Laws.

The members of Class A whose certificates were issued before January 1, 1899, may have this Extra Assessment No. 31 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1899, and June 30, 1908, and numbered from No. 27134 to No. 199999 will be required to pay this Extra Assessment **in cash,** as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in cash, as well as your monthly payment and per capita tax, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribe of each local Court has been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments **in cash,** and these lists must be preserved for the future use of the Scribe.

Extra Assessment No. 32 for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of July, 1916, together with the regular monthly payment due for that month.

The members of Class A whose certificates were issued before January 1, 1898, may have said Extra Assessment No. 32 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1898 and June 30, 1908, and numbered from 19628 to No. 199999 will be required to pay this Extra Assessment No. 32 IN CASH, together with their regular July monthly payment, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Fraternally in T. B. H.,
JNO. C. SNYDER, Supreme Scribe.
June 1, 1916, Crawfordsville, Ind.

Report of the Canvassing Committee

The following is the record of the Canvassing Committee of the vote actually cast for each candidate for Supreme Representative.

Alabama, Georgia and Florida

VOTE	NAME OF CANDIDATE	NAME OF COURT	COURT NO.	LOCATION
383	V. T. Kissell	Birmingham	1	Birmingham, Ala.

Arkansas

0	Chas. B. Dryer	Esther	3	Jonesboro, Ark.
702	Phebe Wachsmuth	Egyptian	4	Paragould, Ark.

California

651	Loujse Philbrick	Live Oak	32	Oakland, Gal.

Illinois

FIRST DISTRICT

2627	Arthur W. Turner	Miriam	11	Chicago, Ill.
236	August Wetzel	Chicago	15	Chicago, Ill.
90	James Peterson	Humboldt	45	Chicago, Ill.
434	J. P. W. Peterson	Valhalla	63	Chicago, Ill.
0	Jos. Hammer	F. L. Rieger	281	Chicago, Ill.

SECOND DISTRICT

545	John W. Finch	Ithamar	1	Danville, Ill.
1865	Anna L. Zorger	Balthasar	2	Champaign, Ill.
980	Anna Zenisek	Vojta Naprstek	176	Chicago, Ill.

THIRD DISTRICT

1496	Armor Moreland	Galesburg	50	Galesburg, Ill.
653	Wilson J. Mills	Guiding Star	271	Springfield, Ill.
32	Hugh Starts	LaMarsh	549	Mapleton, Ill.

FOURTH DISTRICT

599	Nola Christy	Olney	12	Olney, Ill.

FIFTH DISTRICT

893	Nellie Hecht	Granite City	144	Granite City, Ill.
0	Anna Stegelmeyer	Granite City	144	Granite City, Ill.
841	Delphine Huff	Centralia	153	Centralia, Ill.

Indiana

FIRST DISTRICT

736	Geo. H. Padgett	Princeton	43	Princeton, Ind.
193	Sanford Garrison	Owensville	104	Owensville, Ind.
2161	Moses Hary	Crescent City	122	Evansville, Ind.

ALTERNATE

1271	C. F. Hornbostel	Crescent City	122	Evansville, Ind.

SECOND DISTRICT

1190	Chas. A. Raney	Washington	169	Washington, Ind.

ALTERNATE

1190	Frank H. Schulte	Washington	169	Washington, Ind.

THIRD DISTRICT

1580	H. A. Staley	Esther	4	Terre Haute, Ind.
378	Chas. A. Schubert	Indiana	204	Indianapolis, Ind.

FOURTH DISTRICT

3270	Asa S. Freel	Castalia	13	Muncie, Ind.

FIFTH DISTRICT

3113	Chas. L. Orr	Ben-Hur	15	Ft. Wayne, Ind.
823	J. W. Baker	Columbia City	92	Columbia City, Ind.

ALTERNATE

3688	Mary E. Artman	Decatur	156	Decatur, Ind.

Iowa

FIRST DISTRICT

782	S. W. Reccord	Melchior	8	Waterloo, Iowa
466	E. G. Hubler	Unity	54	Marshalltown, Iowa

SECOND DISTRICT

911	L. R. Boomhower	Tirzah	3	Mason City, Iowa

ALTERNATE

911	Hattie R. Brown	Tirzah	3	Mason City, Iowa

Kansas

90	Dr. E. Lee Harrison	Gaspar	1	Kansas City, Kan.
283	Dr. W. H. Updegrove	Pittsburg	29	Pittsburg, Kan.

Kentucky

1839	William Wilson	Covington	2	Covington, Ky.
422	J. G. Braun	Jehovah	4	Louisville, Ky.
161	E. Schoppenhorst	Kentucky	11	Louisville, Ky.

Louisiana and Mississippi

362	W. H. Kramer	Teche	31	Franklin, La.

Maryland and District of Columbia

405	M. Maurice Meyer	Maryland	1	Baltimore, Md.
10	R. J. McDorman	Ben-Hur	9	Baltimore, Md.
236	Lizzie A. Gavin	Washington	1	Washington, D. C.

Michigan

1569	Mary R. Lochhead	Ben-Hur	1	Flint, Mich.
546	Harry H. Warner	Queen	43	Battle Creek, Mich.

Missouri

FIRST DISTRICT

873	Dr. W. L. Marlow	Carnation	7	Kennett, Mo.
209	Ernest W. Thomas	Morehouse	10	Morehouse, Mo.
325	Lelie E. Morrison	Independence	159	Dexter, Mo.
110	R. B. Meentemeyer	Twin Oak	220	Gideon, Mo.

SECOND DISTRICT

475	Everett G. Minor	Century	26	St. Louis, Mo.
125	Mellory J. Dixon	Palm	60	Festus, Mo.
0	Arthur R. Brunk	Simonides	61	St. Louis, Mo.

Nebraska and Colorado

FIRST DISTRICT

770	Arch G. McCloy	Lincoln	118	Lincoln, Neb.

SECOND DISTRICT

347	F. C. White	Mecca	13	Omaha, Neb.
757	Dr. A. G. Lueschen	Ilderim	18	Columbus, Neb.
396	Nellie Gillespie	Arrius	32	Scotia, Neb.
0	Ada L. Springer	Silent	144	North Loup, Neb.

New Jersey

0	Daniel Wolcott	Tirzah	2	Long Branch, N. J.
349	John Bailey	Ben-Hur	7	Passaic, N. J.
268	M. J. Rafferty	Ithamar	10	Paterson, N. J.

ALTERNATE

44	Thos. C. Hoskins	Ithamar	10	Paterson, N. J.

New York

FIRST DISTRICT

1709	Lucy H. Wilde	Star of Bethlehem	37	Buffalo, N. Y.

SECOND DISTRICT

812	Florence E. Freeborn	Balthasar	77	Troy, N. Y.
565	Emrich Kohn	Edw. Lauterbach	84	New York, N. Y.

Ohio

FIRST DISTRICT

2620	J. G. Linkert	Ilderim	1	Dayton, Ohio
450	Frederick Mack	Nippur	114	Cincinnati, Ohio

SECOND DISTRICT

391	John Yost	Toledo	34	Toledo, Ohio
1845	Julia A. Moan	Washington	43	Toledo, Ohio

THIRD DISTRICT

529	Albert Mendelson	Forest City	15	Cleveland, Ohio
84	Jennie B. Bieder	E. J. Griffin	17	Ashtabula, Ohio
1470	W. S. Ringgenberg	Canton	57	Canton, Ohio
0	C. O. Waltz	20th Century	96	Alliance, Ohio

Oklahoma

11	Dr. N. E. Lawson	Oklahoma	1	Oklahoma City, Okla.
355	Chas. H. Clanton	Simonides	58	Hugo, Okla.

Pennsylvania

FIRST DISTRICT

0	S. M. Abrams	Keystone	1	Bradford, Pa.
765	Ralph M. Mayers	Rigel	9	New Castle, Pa.
1198	W. S. Evans	New Kensington	11	New Kensington, Pa.
272	R. J. R. Billups	Trevyline	12	Jeannette, Pa.

SECOND DISTRICT

417	W. E. Hazelton	Pioneer	42	Scranton, Pa.
620	Louis A. Feldman	Ben Franklin	97	Philadelphia, Pa.

Tennessee

398	A. W. Luttrell	Ben-Hur	1	Knoxville, Tenn.
0	Dr. W. J. Hillas	Lookout	31	Chattanooga, Tenn.
462	C. A. Robbins	Usona	36	Memphis, Tenn.

Texas

155	P. J. H. Feser	Ben-Hur	5	Houston, Tex.
1082	Frank Hanson	Tirzah	10	Dallas, Tex.
234	Elizabeth R. Moore	Simonides	11	Marshall, Tex.

West Virginia, North Carolina and Virginia

119	J. J. Pruffer	Staunton	3	Staunton, Va.
360	Dr. A. J. Minx	Parkersburg	1	Parkersburg, W. Va.

Washington and Oregon

157	O. O. McLane	Tacoma	2	Tacoma, Wash.
284	J. R. O'Farrell	Orting	10	Orting, Wash.
539	James Fullam	Purity	13	Buckley, Wash.

Wisconsin, Minnesota, Montana and North Dakota

156	Lucy D. Kesten	Atlas	23	Milwaukee, Wis.

The vote of the following Courts were rejected for the reasons herein below set out respectively:

Capitol City Court No. 23, of Lincoln, Nebraska, for Samuel L. Chaplin, for the reason that Samuel L. Chaplin was not entitled to be nominated, not being a commissioned Past Chief of the Order; and for the further reason that the official return from the Chief and Scribe of said Court does not state when the election was held by the Court, nor is the seal of the Court attached to the official return.

Star of Bethlehem Court No. 6 of New Orleans, Louisiana, for G. P. Reynolds for Representative and G. T. Bausquet for Alternate, for the reason that neither were entitled to be nominated, not being qualified, nor commissioned Past Chiefs of the Order.

Pioneer Court No. 55 of Pioneer, Louisiana, for R. G. Rinkler for the reason that said R. G. Rinkler was not nominated for Representative.

North Aurora Court No. 120 of North Aurora, Illinois, for the reason that no candidate's name was inserted in the official return; therefore the Committee could not tell for whom to count the vote.

Otokar Court No. 367 of Chicago, Illinois, for Anna Zenisek, for the reason that Anna Zenisek is not a member of any Court in the First District of Illinois wheren said Otokar Court is situated, but is a member of a Court in another District.

Mount Vernon Court No. 115 of Mount Vernon, Illinois, for Delphine M. Huff, for the reason that the official return of the vote of said Court, in so far as shown when the vote of said Court was taken, indicates the same to have been taken upon the 28th day of April, 1916, which was three days too late, and further does not show how many beneficial members were present at the time the vote was taken, and is not reported upon the blank furnished by the Supreme Tribe.

Ohio Valley Court No. 202 of Stubenville, Ohio, for W. S. Ringgenberg, for the reason that the official return does not show when the vote was taken and the seal of the Court is not attached thereto, and the same was not received by the Supreme Scribe until May 3, 1916, which was two days too late.

Pan American Court No. 137 of East Liverpool, Ohio, for W. S. Ringgenberg, for the reason that the official return does not show when the vote was taken, and the same was not received by the Supreme Scribe until May 2, 1916, which was one day too late, and was not signed by the Chief.

Aldebaran Court No. 12 of Cedar Rapids, Iowa, for S. W. Reccord, for the reason that no proper official return was received, signed by the Chief and Scribe of said Court, showing when the said vote was taken, and was not on the official blank furnished by the Supreme Tribe, the seal of said Court is not attached thereto, and the same was not received until May 3, 1916, two days too late.

The vote of the following Courts were rejected for the reason that the official returns from each of them were not received by the Supreme Scribe until after May 1, 1916, to-wit:

El Paso Court No. 99 of El Paso, Texas, for Frank Hanson;
Carbondale Court No. 57 of Carbondale, Pennsylvania, for W. E. Hazelton;
Guthrie Court No. 2 of Guthrie, Oklahoma, for Dr. N. E. Lawson;
Good Will Court No. 222 of Cincinnati, Ohio, for J. G. Linkert, this vote for Brother Linkert was rejected for the further reason, that the vote was cast for him as an Alternate, when he was nominated for Representative and not Alternate;
Omaha Court No. 110 of Omaha, Nebraska, for Dr. A. G. Lueschen;
Missouri Court No. 27 of St. Louis, Missouri, for Everett G. Minor;
Century Court No. 26 of St. Louis, Missouri, for Everett G. Minor;
Newport Court No. 1 of Newport, Kentucky, for William Wilson;
Antares Court No. 39 of Tipton, Indiana, for Asa S. Freel;
Stoy Court No. 512 of Stoy, Illinois, for Nola Christy.

Supreme Representatives and Alternates

CRAWFORDSVILLE, IND., May 5, 1916.

To the Supreme Chief and the Executive Committee,
Supreme Tribe of Ben-Hur:

We, your Committee, appointed in accordance with the laws of the Order to canvass and count the vote from the various Courts for Supreme Representatives, beg to submit the following report. We have carefully examined the official returns as certified to by the Scribe of each Court and verified these reports with the records of the Supreme Scribe, and hereby certify to the following election for Representative and Alternate Representative from each of the various states and districts, to the Tenth Regular Meeting of the Supreme Tribe of Ben-Hur, which will convene in the city of Crawfordsville, Indiana, Tuesday, June 6, 1916, as follows:

DISTRICT	NAME OF CANDIDATE	NAME OF COURT	COURT NO.	LOCATION
Alabama, Georgia and Florida				
	V. T. Kissell	REPRESENTATIVE Birmingham	1	Birmingham, Ala.
Arkansas				
	Phebe Wachsmuth	REPRESENTATIVE Egyptian	4	Paragould, Ark.
California				
	Louise Philbrick	REPRESENTATIVE Like Oak	32	Oakland, Cal.
Illinois				
First	Arthur W. Turner	REPRESENTATIVE Miriam	11	Chicago, Ill.
Second	Anna L. Zorger	REPRESENTATIVE Balthasar	2	Champaign, Ill.
Third	Armor Moreland	REPRESENTATIVE Galesburg	50	Galesburg, Ill.
Fourth	Nola Christy	REPRESENTATIVE Olney	12	Olney, Ill.
Fifth	Nellie Hecht	REPRESENTATIVE Granite City	144	Granite City, Ill.
Indiana				
First	Moses Hary	REPRESENTATIVE Crescent City	122	Evansville, Ind.
	C. F. Hornbostel	ALTERNATE Crescent City	122	Evansville, Ind.
Second	Chas. A. Raney	REPRESENTATIVE Washington	169	Washington, Ind.
	Frank Schulte	ALTERNATE Washington	169	Washington, Ind.
Third	H. A. Staley	REPRESENTATIVE Esther	4	Terre Haute, Ind.
Fourth	Asa S. Freel	REPRESENTATIVE Castalia	13	Muncie, Ind.
Fifth	Chas. L. Orr	REPRESENTATIVE Ben-Hur	15	Ft. Wayne, Ind.
	Mary E. Artman	ALTERNATE Decatur	156	Decatur, Ind.
Iowa				
First	S. W. Reccord	REPRESENTATIVE Melchior	8	Waterloo, Iowa
Second	L. R. Boomhower	REPRESENTATIVE Tirzah	3	Mason City, Iowa
	Hattie R. Brown	ALTERNATE Tirzah	3	Mason City, Iowa
Kansas				
	Dr. W. H. Updegrove	REPRESENTATIVE Pittsburg	29	Pittsburg, Kan.
Kentucky				
	William Wilson	REPRESENTATIVE Covington	2	Covington, Ky.
Louisiana and Mississippi				
	W. H. Kramer	REPRESENTATIVE Teche	31	Franklin, La.
Maryland and District of Columbia				
	M. Maurice Meyer	REPRESENTATIVE Maryland	1	Baltimore, Md.
Michigan				
	Mary R. Lochhead	REPRESENTATIVE Ben-Hur	1	Flint, Mich.
Missouri				
First	Dr. W. L. Marlow	REPRESENTATIVE Carnation	7	Kennett, Mo.
Second	Everett G. Minor	REPRESENTATIVE Century	26	St. Louis Mo.
Nebraska and Colorado				
First	Arch G. McCloy	REPRESENTATIVE Lincoln	118	Lincoln, Neb.
Second	Dr. A. G. Lueschen	REPRESENTATIVE Ilderim	18	Columbus, Neb.
New Jersey				
	John Bailey	REPRESENTATIVE Ben-Hur	7	Passaic, N. J.
	Thomas C. Hoskins	ALTERNATE Ithamar	10	Paterson, N. J.
New York				
First	Lucy H. Wilde	REPRESENTATIVE Star of Bethlehem	87	Buffalo, N. Y.
Second	Florence E. Freeborn	REPRESENTATIVE Balthasar	77	Troy, N. Y.
Ohio				
First	J. G. Linkert	REPRESENTATIVE Ilderim	1	Dayton, Ohio
Second	Julia A. Moan	REPRESENTATIVE Washington	43	Toledo, Ohio
Third	W. S. Ringgenberg	REPRESENTATIVE Canton	57	Canton, Ohio
Oklahoma				
	Chas. H. Clanton	REPRESENTATIVE Simonides	58	Hugo, Okla.
Pennsylvania				
First	W. S. Evans	REPRESENTATIVE New Kensington	11	New Kensington, Pa.
Second	Louis Feldman	REPRESENTATIVE Ben Franklin	97	Philadelphia, Pa.
Tennessee				
	C. A. Robbins	REPRESENTATIVE Usona	36	Memphis, Tenn.
Texas				
	Frank Hanson	REPRESENTATIVE Tirzah	10	Dallas, Tex.
West Virginia, North Carolina and Virginia				
	Dr. A. J. Minx	REPRESENTATIVE Parkersburg	1	Parkersburg, W. Va.
Washington and Oregon				
	James Fullam	REPRESENTATIVE Purity	13	Buckley, Wash.
Wisconsin, Minnesota, Montana and North Dakota				
	Lucy D. Kesten	REPRESENTATIVE Atlas	23	Milwaukee, Wis.

Fraternally submitted in T. B. H.,

WM. H. BORROWMAN
THOS. MCLAUGHLIN } Committee.
UNION W. YOUNGBLOOD

Continued from Page Three.

Brother Walters valuable assistance in arranging for the entertainment of the members.

Brother Chas. Lee is still bringing in new business to LaVera Court No. 153, the meetings are well attended and several special entertainments have been arranged for in the near future. The officers and members are working as a unit in trying to build up the Court, although this Court was organized last September we are now on the Honor Roll,

A WORKER.

SUPERIOR, NEB.—Brother Roy Connell has been working in this City for two weeks, and with the assistance of his good wife has succeeded in securing a class of thirty-five; as soon as he has fifty he will organize the new Court, Brother Connell comes to Ben-Hur with years of experience in insurance work, and although he is a young man in years we consider him a valuable addition to our field force. The country surrounding Superior is a fine prosperous country and we look for a large Court in that City. MANAGER.

Ohio

DAYTON, OHIO.—Ilderim Court No. 1 held a short session, after which the doors were thrown open to the members and their friends. The evening was spent in dancing, refreshments were served by the entertainment committee. Ilderim Court is better attended by its members since the first of the year than it was in the past three years. The first Monday night is given over to the entertainment committee; the second Monday night to drill; the third to initiation, and the fourth to drill work.

Brother Hungate, our state manager, was with us two weeks ago, accompanied by Brother Harry Michael, Supreme Lecturer, who gave his interesting lecture to a large company of members and friends from both Courts of Dayton. Special music was furnished by Rike, Kumkler, Company. The future seems very bright for Ilderim Court.

CORRESPONDENT.

AKRON, OHIO.—We extend a most cordial invitation to all visiting members to attend any of the regular meetings of Akron Court No. 243. We meet on the first and third Mondays of each month and our Court room is on the third floor in the Woods Block. Our visitors will find a loyal and good natured crowd of Ben-Hur members. Our genial District Manager, Brother Hanson, is making things move along in fine shape. We are fortunate in having another very live wire as Scribe of our Court, Brother J. W. Lemley, who is ever alert to serve the members of our Court and advance the interests of Ben-Hur. Indeed we have a number of loyal members who are always talking of the good merits of Ben-Hur. Sister Virgil Spaythe, Sister Althe, and Brother Wesley Masimore are especially active workers and have secured three candidates to be initiated at our next meeting. Watch us grow! CORRESPONDENT.

Continued on Page Eight.

Indiana

Elwood, Ind.—The new things in life are what please us the most, therefore when a new Court is instituted in the interest of the Tribe of Ben-Hur it is very pleasing to the membership of the Society at large, as it shows progress and this is what this Society needs to make it the largest and best one in the United States.

On Wednesday evening, May 10, Quincy Court No. 360 was instituted at Elwood, Ind., with sixty-two new members, and the members desired to hold the charter list open for thirty days longer in order to make up the balance of one hundred members necessary to put us on the Roll of Honor, where we feel every Court in the Supreme Jurisdiction ought to be.

The degree work was exemplified by the members of the Degree Team of Isis Court No. 32 of Anderson, and as expressed by several of the new members was the best ever witnessed by them, and they are very anxious to have their Degree Team in good working order so that they might assist Brother Bowers in instituting several new Courts that he stated would be ready in this district in the next few months, for by every member of the Tribe of Ben-Hur showing the true spirit and willingness to assist we believe that the Tribe of Ben-Hur will be the biggest Society within the four boundary lines of this great State within a very few years.

Following the Degree Work, Brother P. O. Bowers, our State Manager, of Crawfordsville, took charge of the meeting and officers were elected and installed and other business transacted. Under the head of "Good of the Order" Brother Bowers called on Sister Minnie Phipps, our hard working Deputy, and after a few well chosen remarks of interest to all, pledged to him that Quincy Court would get the necessary members needed to put us on the Roll of Honor in the next thirty days.

Sister Riley, Deputy of Isis Court No. 32, of Anderson, told of the work in her Court and offered any assistance that Isis Court could lend to our Court.

Brother Jos. A. Treadwell, of Crawfordsville, told of the work and aims of the Society at large throughout the State and offered to help in any campaign for members that we might have here.

The ladies of the new Court had prepared a fine lunch and all were invited to partake thereof. Altogether it was one of the most successful meetings I ever attended.

Reporter.

Profitable Insurance

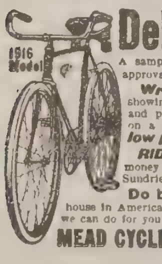
Pat—"Mike, I joined an insurance order last night, and it's fine."

Mike—"What kind of insurance order?"

Pat—"Well, I pay a dollar a week as long as I live and get two dollars a week as long as I'm dead."

HOW TO PLAY THE PIANO OR ORGAN IN ONE HOUR.

A Detroit musician has invented a new method by which any little child or grown person can learn to play in one hour in their own home. Three sheets will be sent absolutely free to any person addressing a postal card to NUMERAL METHOD MUSIC CO., Dept. 869-H, Detroit, Mich.—Advt.



Delivered TO YOU FREE

A sample 1916 model "Ranger" bicycle, on approval and 30 DAYS TRIAL.

Write at once for large illustrated catalog showing complete line of bicycles, tires and supplies, and particulars of most marvelous offer ever made on a bicycle. You will be astonished at our low prices and remarkable terms.

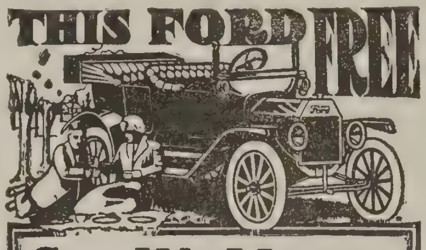
RIDER AGENTS Wanted—Boys, make money taking orders for Bicycles, Tires and Sundries from our big catalog.

Do business direct with the leading bicycle house in America. Do not buy until you know what we can do for you WRITE TO US.

MEAD CYCLE CO., DEPT. P-235 CHICAGO

INTELLIGENT PERSON may earn $5 to $15 weekly, during spare time at home, writing for newspapers. Send for particulars. Press Syndicate, 888 Washington, D. C.

WANTED—Girls and boys in every town and on rural routes to advertise and take orders. Good pay. Address, Dr. B. J. Cline, Poplar Bluff, Mo.



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Just Your Name

Let me GIVE YOU one of my brand new, never-used latest model Ford Touring Cars, absolutely free of charge to you. I've given dozens of them—you might as well get yours. Send me your name on a postcard saying: "I want you to send me one of your free Fords."

RHOADS AUTO CLUB
307 Capital Bldg. Topeka, Kansas

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Table 1, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

Age	Table 1	Table 2	Table 3
18	$0 67	$1 00	$1 05
19	68	1 02	1 07
20	69	1 04	1 09
21	70	1 07	1 12
22	71	1 09	1 15
23	72	1 12	1 18
24	74	1 15	1 22
25	76	1 19	1 26
26	78	1 22	1 30
27	80	1 26	1 34
28	82	1 30	1 38
29	83	1 34	1 43
30	85	1 39	1 48
31	87	1 44	1 53
32	89	1 49	1 58
33	91	1 54	1 64
34	94	1 59	1 70
35	97	1 64	1 77
36	1 00	1 71	1 84
37	1 02	1 78	1 92
38	1 04	1 84	1 99
39	1 07	1 91	2 07
40	1 10	1 99	2 16
41	1 13	2 07	2 25
42	1 17	2 15	2 35
43	1 21	2 25	2 46
44	1 24	2 35	2 57
45	1 27	2 45	2 70
46	1 32	2 56	2 83
47	1 37	2 68	2 96
48	1 41	2 80	3 10
49	1 46	2 93	3 26
50	1 51	3 06	3 42
51	†	3 21	3 60
52	†	3 37	3 79
53	†	3 54	4 00
54	†	3 72	4 22
55	†	3 91	4 46

†Not admitted after 50 years of age.

Certificates will be issued for $250, or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Table 1 or 60-year term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe for the Month Ending May 15, 1916

Balance on hand April 15, 1916, as follows:		
To credit of Class A	$ 97,288.98	
To credit og Class B	1,282,636.27	
Total		$1,379,925.25
April Receipts:		
Received from Monthly Payments, Class A	$ 44,368.05	
Received from Monthly Payments, Class B	66,265.08	
Received from Interest, Class A	201.18	
Received from Interest and Rent, Class B	3,171.80	
Received from Profit on Bonds Sold, Class B	1,600.00	
Total Income		$ 115,606.11
Sum		$1,495,531.36
April Disbursements:		
Death and Disability Claims, Class A	$ 69,335.00	
Death and Disability Claims, Class B	50,816.40	
Repairs on Real Estate, Class B	294.49	
Maintenance of Building, Class B	594.97	
Total Disbursements		$ 121,040.86
Balance May 15, 1916		$1,374,490.50

Balance to credit of Class A	**$ 72,523.21**	
Balance to credit of Class B	**1,301,967.29**	
Total		**$1,374,490.50**

Death and Disability Claims Paid in Class A for April, 1916

Annie Light, Evansville, Ind.	$ 1,100.00
Mary A. Gregory, Evansville, Ind.	1,100.00
Merritt A. Wilson, Chicago, Ill.	1,100.00
Arthur C. McCall, Flint, Mich.	1,700.00
Laura Gray, Bellefontaine, Ohio	1,700.00
David M. Martin, Oakland City, Ind.	1,600.00
Anna M. Wilson, Michigan City, Ind.	1,000.00
Catherine M. Gleason, Syracuse, N. Y.	1,000.00
Chester F. Wilson, Midland, Mich.	1,000.00
Rosser J. Eastham, Charlottesville, Va.	2,000.00
James R. Redman, Owensville, Ind.	1,200.00
Geo. A. Legier, Keensburg, Ill.	1,100.00
Walter W. Cleary, Covington, Ky.	1,050.00
Clara A. McMackin, Fairfield, Ill.	1,000.00
Michael Meyer, Evansville, Ind.	1,100.00
Wm. Jackson, Canton, Ohio	400.00
Nancy J. Racy, Oaktown, Ind.	1,200.00
Karol Bernas, Chicago, Ill.	1,400.00
Eugene R. Moore, LaPorte, Ind.	1,200.00
Chrissie Eslinger, Winchester, Ind.	750.00
John D. Rhoden, Charleston, Ill.	900.00
Hugh F. L. Smith (Old Age Disability), New Albany, Ind.	100.00
Manning Smith (Old Age Disability), Ft. Wayne, Ind.	100.00
Jno. M. Wallace (Old Age Disability), Topeka, Kan.	140.00
Elnora E. Harvey (Old Age Disability), Benton Harbor, Mich.	70.00
James E. Harvey (Old Age Disability), Benton Harbor, Mich.	50.00
Frank A. Chapman, Olean, N. Y.	1,100.00
Wm. D. McKee, Joliet, Ill.	800.00
Rolland S. Collar, Ashtabula, Ohio	1,300.00
Wm. Fisher, Evansville, Ind.	1,200.00
Alexander M. Jacobs (Old Age Disability), Columbus, Ohio	100.00
Geo. Robbins (Old Age Disability), Sharon, Pa.	60.00
Geo. R. Snyder (Old Age Disability), Hamilton, Ohio	50.00
Minnie M. Stiarwalt (Old Age Disability), Bellefontaine, Ohio	90.00
Gerhart H. Buecker (Old Age Disability), Terre Haute, Ind.	130.00
Geo. W. Stout (Old Age Disability), Alliance, Ohio	100.00
Nellie A. Peters, Brockwayville, Pa.	1,350.00
Jessie J. Vetter, Cleveland, Ohio	650.00
Thos. J. Berdiner (Disability), Oskaloosa, Iowa	325.00
Harris Mastin, York, Neb.	700.00
Thos. Joyce, Fullerton, Neb.	1,200.00
Margarette S. Moulin, Sioux City, Iowa	1,500.00
Jas. D. Hostetter, Danville, Ind.	2,000.00
Caroline Zweckbromer, Newport, Ky.	400.00
Chester P. Cover, Youngstown, Ohio	1,000.00
Chas. E. Lane, Dayton, Ohio	2,100.00
Anne Cameron, Chicago, Ill.	1,000.00
Mary Tompkins, Buffalo, N. Y.	1,200.00
David Cox (Old Age Disability), Flora, Ill.	50.00
Thos. S. Gochenour (Old Age Disability), Vincennes, Ind.	170.00
Walter T. Morgan (Old Age Disability), Carlisle, Ind.	50.00
Piater Block, Chicago, Ill.	600.00
Jos. P. Walsh, Chicago, Ill.	1,400.00
Samuel Bliss, Fremont, Ohio	1,100.00
Samuel W. Shively, Vincennes, Ind.	1,200.00
Anna M. Loeffler (Old Age Disability), Louisville, Ky.	50.00
Laura M. Donegan, Chicago, Ill.	1,300.00
Jno. H. Brehm, Franklin, Ohio	1,200.00
Wm. .I Wolpert, Elizabeth, Ind.	450.00
Wm. W. Clark (Old Age Disability), Tipton, Ind.	60.00
Ferdinand Huelsenbeck (Old Age Disability), Kendallville, Ind.	160.00
Wm. C. Anderson (Old Age Disability), Clinton, Iowa	90.00
Harriett S. Gard (Old Age Disability), Burwell, Neb.	70.00
Addie F. Moulton (Jackson, Mich.	1,000.00
Fountain P. Hawkins, New Harmony, Ind.	2,100.00
David Williams, Albion, Neb.	600.00
Jas. M. Ausbrook, Mt. Vernon, Ind.	1,300.00
Marie Horazdovsky, Chicago, Ill.	750.00
Jno. H. Miller, Marion, Ind.	560.00
Jas. H. Briner, Hazelton, Ind.	1,000.00
Charlotte Nelson, Jonesboro, Ind.	900.00
George Cook, Greencastle, Ind.	1,100.00
Chas. E. Robinson, Mason City, Iowa	1,500.00
Jennie Sweeney, Paterson, N. J.	800.00
Ananias Arnold, Marion, Ind.	60.00
Jos. H. Davis, Rankin, Ill.	2,100.00
Don F. Spencer, Detroit, Mich.	1,900.00
Frank F. Perham, Pendleton, Ore.	1,400.00
Ida M. Layton, Rossville, Ill.	900.00
Total	$ 69,335.00

Death and Disability Claims Paid in Class B for April, 1916

Jos. A. Boyd, Evansville, Ind.	$ 1,000.00
Winnie McClellan, Louisville, Ky.	1,500.00
Chas. L. Webb, Greenville, Tex.	1,000.00
Geo. R. Cowan, Granite City, Ill.	600.00
Chas. M. Ehle, Buffalo, N. Y.	1,000.00
Jesse N. Ball, Bogalusa, La.	954.84
Mary L. Myers (Old Age Disabiity), Joliet, Ill.	244.50
Mary See (Old Age Disability), Clinton, Ill.	238.50
Thos. R. Arnold, Paxton, Ill.	1,000.00
Maud Clark, Lawrenceville, Ill.	1,000.00
Florence Kilborn, Monticello, Ill.	1,000.00
Anna D. Pollock, Bay City, Mich.	1,000.00
Hattie May Ross, Washington, Ind.	1,500.00
May F. Nordstrom, Jamestown, N. Y.	1,300.00
Luona P. Monroe, Mt. Vernon, Ind.	1,200.00
Daniel G. Hoffman, Evansville, Ind.	1,600.00
Mary A. Mathis (Old Age Disability), Centralia, Ill.	225.00
Frank R. Kelvington, New Brighton, Pa.	1,000.00
Anna P. Winkel, Louisville, Ky.	1,200.00
Chas. F. Green, Toledo, Ohio	2,000.00
Gertrude Sanders, Benton Harbor, Mich.	500.00
Jno. H. Hisey, Staunton, Va.	3,000.00
Katharine J. Winger, Dayton, Ohio	500.00
Arrena R. Benton, Boonville, Ind.	237.24
Geo. W. Spencer, Louisville, Ky.	900.00
Nellie Hauser, Rochester, N. Y.	250.00
Georgia Walker, Lawrenceville, Ill.	1,000.00
Edith P. Vanderford, Omaha, Neb.	1,000.00
Jno. E. Cobbett, Pittsburg, Pa.	1,000.00
Sophia P. McCumber, St. Joseph, Mo.	1,000.00
Francis M. Earhart (Old Age Disability), Chrisman, Ill.	929.10
Jane M. Wimbush, Salem, Ill.	1,000.00
Jno. G. Lybarger, Mt. Vernon, Ohio	1,856.13
Laura E. Wood, Evansville, Ind.	900.00
Arthur G. Campbell, Poplar Bluff, Mo.	1,000.00
Peter Kannon, Natalbany, La.	1,000.00
Earl A. Woodall, Hazen, Ark.	2,000.00
Chas. A. Wendemuth, St. Louis, Mo.	1,500.00
Zern E. Bowen (Disability), Marion, Ohio	675.00
Jacob Krienson, Bradford, Pa.	2,000.00
Lidmila Balvin, Chicago, Ill.	1,100.00
Simeon Hicks, Chicago, Ill.	1,000.00
R. Marie J. Kindig, Los Angeles, Calif.	500.00
Emma Mansfield, Charleston, Ill.	1,261.59
Wm. J. Gibbs, East Liverpool, Ohio	1,500.00
Lucy Edwards, Kennett, Mo.	1,000.00
Jno. G. Fern, Cincinnati, Ohio	1,400.00
Thos. H. Eikleberry (Old Age Disability), Jeffersonville, Ill.	244.50
Total	$ 50,816.40

Total Paid to Beneficiaries Since Organization . . . . $ 14,813,935.46

Fraternally submitted to T. B. H., JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe of Ben-Hur, May 15, 1916, Showing Amount of Benefit and Emergency Funds and How Invested.

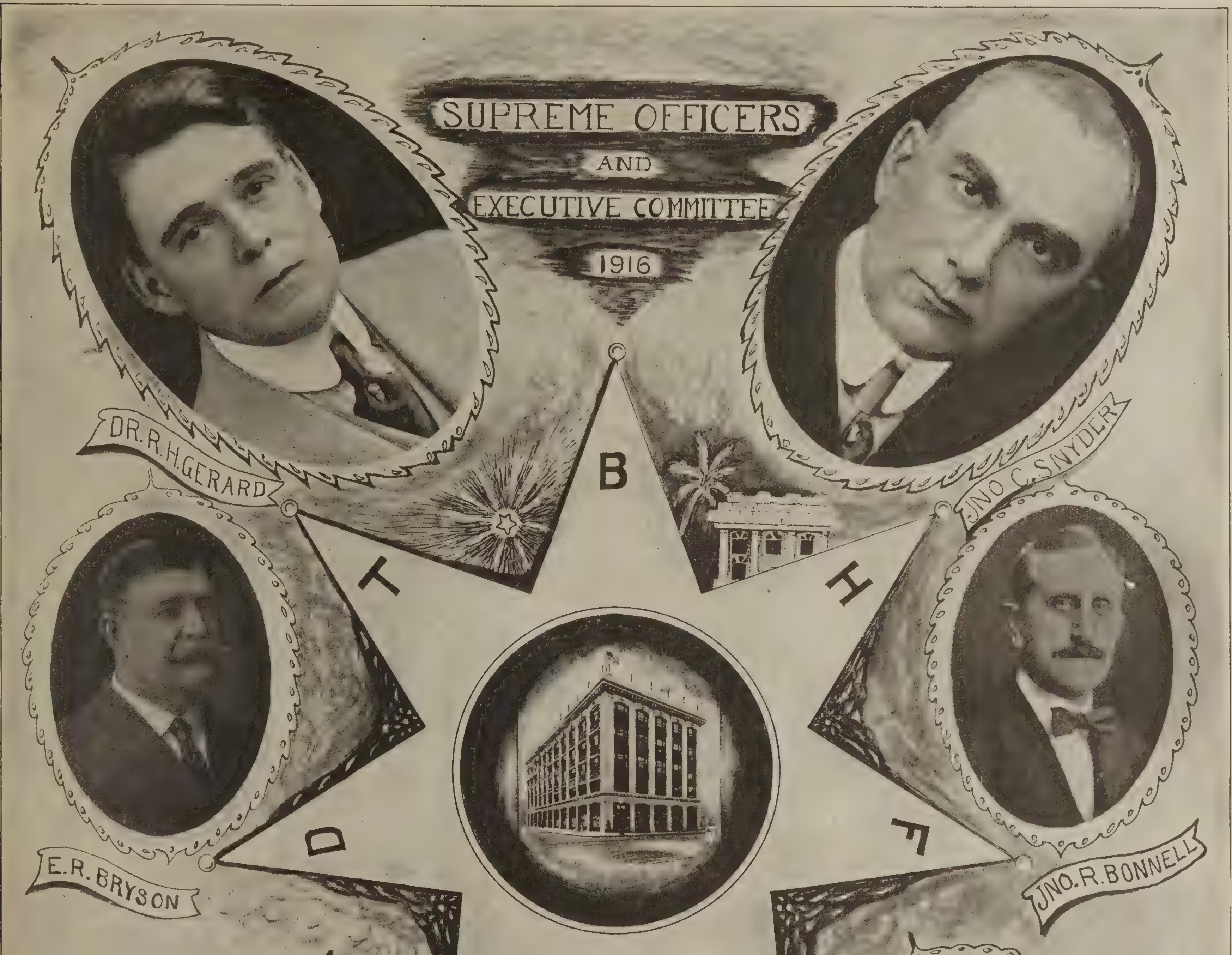
Elston National Bank, Crawfordsville, Indiana	$ 62,476.45
First National Bank, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Crawfordsville, Indiana	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Indiana	5,000.00
Crawfordsville Trust Co., Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Evansville, Indiana	10,000.00
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Real Estate (Old Home Office)	15,971.15
Invested in First Mortgage Loans	203,000.00
Invested in Municipal and County Bonds	842,173.47
Cash in Office	50.00
Total Assets	$1,374,490.50

Fraternally submitted in T. B. H.,
S. E. VORIS, Supreme Keeper of Tribute.

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXI Crawfordsville, Indiana, July, 1916 No. 7


SUPREME OFFICERS
AND
EXECUTIVE COMMITTEE
1916
DR. R. H. GERARD
JNO. C. SNYDER
B
H
F
L
R
D
T
E. R. BRYSON
JNO. R. BONNELL
DR. J. F. DAVIDSON
G. H. HAZEN
S. E. VORIS

Supreme Meeting, 1916

The Tenth Regular Session of the Supreme Tribe of Ben-Hur held in Crawfordsville, Indiana, June 6, 7 and 8, 1916, will go down in history as one of the best and most harmonious sessions ever held by the Society.

In accordance with the request of our Supreme Chief, the delegates assembled early, several arriving in Crawfordsville Sunday preceding the meeting, and on Monday, June 5, a greater number of the delegates had registered.

As a proper introductory to the Supreme Session on Monday evening, June 5, the Degree Team of Simonides Court No. 1 exemplified the work by initiating a large class of candidates, and although the hall was crowded to its capacity, and the limited floor space available for the use of the degree team was somewhat of a handicap, the work of the team was pronounced exceptionally fine and was indeed an inspiration to all of the members who had the pleasure of witnessing the same. The opinion expressed was universal that it equaled any spectacular initiation, and only expressions of praise were heard in regard to the initiatory work.

Addresses by the Supreme Officers, Dr. R. H. Gerard, Jno. C. Snyder, S. E. Voris, Dr. J. F. Davidson and others of Crawfordsville followed the Supreme Officers. Past Supreme Chief H. J. McGinnis and members of the Executive Board, E. R. Bryson, Covington, Ky., and G. H. Hazen, Boonville, Ind., also spoke. Supreme Teacher, Mrs. A. P. Kelly of Stockton, Cal., delivered an excellent address. After the session of the Court, all adjourned to the reception rooms, where the ladies of the Court served the guests with refreshments under the leadership of Mrs. C. P. Hudson.

TUESDAY MORNING, JUNE 6.

Addresses of welcome and fitting responses featured the opening meeting of the Tenth Regular Session of the Supreme Tribe of Ben-Hur Tuesday morning in the beautiful new court room in the K. of P. building and a spirit of fraternal good fellowship was in evidence throughout the initial session.

The meeting was called to order promptly at 10 o'clock a. m. by our Supreme Chief, Dr. R. H. Gerard, in the chair. After the invocation by Rev. Walter Mansell of Washington, Pa., the Hon. W. C. Murphy, Mayor of Crawfordsville, delivered the address of welcome, from which we give the following extracts:

Hon. W. C. Murphy: "*Supreme Chief, Supreme Officers of the Tribe of Ben-Hur, Delegates, and Friends*—I will preface my remarks in the way of a welcoming address by apologizing, as the Chief did, for the weather. He did not go far enough to tell you people who live outside of the State of Indiana that we very seldom have rain here except on days of this kind—wet days. (Laughter.) You will understand it is something new to us, as well as you people from outside the State.

"I want to assure you all that the task of extending a welcome to a body of ladies and gentlemen, such as I find here this morning, to the city of Crawfordsville is no easy task for a man of my limited oratorical ability. I hardly believe a man like Beveridge, Bourke Cochran or even the famous Bryan could tell you how welcome you are to Crawfordsville. And why should you not be, an organization that has done so much for the city of Crawfordsville, as well as for humanity, all over the United States, as has the Tribe of Ben-Hur? To think we had a man in Crawfordsville able to write the book of Ben-Hur, and in a few years thereafter, to be followed by men with the talent, brains and integrity to establish an organization like the Tribe of Ben-Hur, is certainly a credit to any city in the world, no matter how large or how small it is. * * * *

"Of course, twenty-two years ago, fraternal insurance was in its infancy. They were all under the impression they could give a large policy, as large as one thousand or two thousand dollars for a small rate. But as we grow older in the fraternal organizations, the same as in other business, we find there are a great many things to be looked after. No member in the Tribe of Ben-Hur need have any fear of where the money is to come from when he goes out of this world and the policy is to be paid. The Tribe of Ben-Hur today is on the best financial basis of any fraternal organization in the United States. (Applause.) It has more members who are paying an adequate rate for their insurance, than any other fraternal beneficial organization in the world today. This has been accomplished by the wisdom and integrity of your Supreme Officers. Men who are really the instigators and authors of this word 'preparedness.'

"Roosevelt and Wilson, and some more of the minor lights, are claiming the honor of being its author, but if you examine your consciences real carefully you will find that the organizers of the Tribe of Ben-Hur are the coiners and originators of that word 'preparedness.' (Applause.) They saw some eight or nine years ago that if this organization was to continue and prosper and grow in membership and usefulness there would have to be a change in the rates. * * * *

"Along with the best of insurance you have the benefit of fraternity in the Tribe of Ben-Hur, and I doubt if anybody looking over this audience today and seeing this elegant assembly of ladies and gentlemen, could but say he was not made a better man or she was not a better woman by the fact of belonging to the Tribe of Ben-Hur.

"The membership in our city of Crawfordsville in the Tribe of Ben-Hur, both men and women, is of the very best people in the city, and I dare say you will find in every city or town to which you go where there is a Court of Ben-Hur, it is composed of the representative people of the city or town. When you consider what a good society it is and that you get the best of insurance along with it and at a less cost than that charged by any of the old line companies it is an incentive to any man to belong to the Tribe of Ben-Hur. (Applause.)

"The founders of this organization, Brother David W. Gerard and Brother Frank L. Snyder, were men of wonderful ability and great business integrity. The Supreme Officers of the Tribe of Ben-Hur were the first officers of any fraternal organization in the history of the country to come out with a proposition of adequate rates, and I am glad to say today they have made it win, and they have made it win because the membership of the Tribe of Ben-Hur was a membership of intelligent people, and they could see, and they knew they did not want something for nothing. * * * *

"I am getting a little off from the subject of welcoming you, but I wanted to say we welcome you to Crawfordsville and are glad to have you in Crawfordsville because we had the Supreme Officers in Crawfordsville who were brave enough and honest enough to put this organization on the sound basis on which it stands today. * * * *

"I want to say also that the founders of the Tribe of Ben-Hur were very wise in admitting ladies to membership. You gentlemen, several of you here, probably attend other national and state conventions that are made up strictly of men, and I want you to be honest with yourselves and say that you feel much better pleased to be here this morning with this body of good-looking, intelligent women than in a crowded hall, some with cigarettes and pipes enjoying their smoke. (Applause.) You certainly should appreciate the difference in having this beautiful gathering of ladies who are with us this morning, and they too are all welcome just the same to Crawfordsville. I thank you." * * * * (Prolonged applause.)

Dr. Anna Zorger, Representative from the Second District of Illinois, was then introduced to respond to this address of welcome, and from her address we take the following extract:

Dr. Anna L. Zorger: "*Supreme Chief, Supreme Officers, Honorable Mayor, and Brothers and Sisters of the Tribe of Ben-Hur, and Ladies and Gentlemen*—Doctor Gerard has certainly relieved me very much, when he has so candidly and so honestly told you that I am not a public speaker. I have oftentimes regretted that I did not study law, or something along that line, instead of medicine, just at such times as this. I would like to say something very nice this morning, in response to the Honorable Mayor's address. Still, I do not want to take the risk of doing what a gentleman did who was invited to a dinner party, for the first time. He had been coached as to how he should use his knife and his fork, and as a sort of parting shot was told it would be well for him to say something nice to the hostess before he left the dinner. So he said to the lady, 'I appreciate your dinner very much, what there was of it.' (Laughter.) Then he saw at once he had said something wrong, and he said, 'Well, I beg your pardon, ma'am, but it was good enough, what there was of it.' (Laughter.)

"On behalf of the visitors present, I wish to express our sincere and heartfelt thanks for the cordial welcome that has been extended to us this morning by your Honorable Mayor and fellow-townsmen. We deem it an honor as well as a great pleasure to be your guests at this time, and we gladly accept all your proffered courtesies.

"This beautiful city of Crawfordsville has become world-renowned and a famous center for many reasons. First, and foremost, because it is the home of the Supreme Tribe of Ben-Hur, the very best Fraternal Society now in existence. Second, because it was the home of that noble benefactor of mankind, David W. Gerard, the founder of this great organization. And third, because it was also the home of General Lew Wallace, the Author, the General, the Statesman, and the Diplomat, whose crowning glory was the book Ben-Hur.

"Crawfordsville, Indiana, has no competitor along the line of famous men and women, except Charlottesville, Virginia, whose boast is of having produced more presidents than any other community in the United States. However, this place far exceeds it as a literary center, and is a close second for statesmen and men of affairs. General Lew Wallace, after his splendid record as a General in the Civil War, was appointed by President Hayes as Governor of New Mexico, and for four years he presided over that Territory.

"In the old adobe palace at Santa Fe, he wrote the last and most thrilling chapter of the book, 'Ben-Hur.' President Garfield read this book, and it so impressed him that he at once wrote General Lew Wallace the famous letter reproduced by the Harper Brothers Magazine in their 'Garfield Edition,' requesting him to come to Washington, and there he offered him the appointment as Minister to Turkey, with the suggestion that he might produce a novel based on the history of the rise and fall of Constantinople. The result of this appointment was the production by General Wallace of 'The Prince of India.'

"Now, I will refer you back to the strenuous days before the Civil War, when men of strength and character must decide the Nation's needs, and right then in Crawfordsville there lived a man with such keen foresight that he read the signs of the times and saw in Abraham Lincoln the man for the place, and at the Chicago convention Senator Henry S. Lane, brother-in-law of General Lew Wallace, nominated Lincoln for President. By this act he immortalized the name of Lincoln, emancipated every slave in our Union, and, baptized in the blood of her sons, the Nation was born anew. The Honorable Henry S. Lane has also served you as Governor and United States Senator for the Commonwealth of Indiana.

"Crawfordsville was the home for four years of Thomas R. Marshall, now Vice-President of the United States, also the birthplace and home of the eminent Wilson brothers: John L. Wilson, who died about four years ago, being a United States Congressman, and Henry Lane Wilson, late ambassador to Mexico. It was also the natal place of William Humphrey, late Congressman from the State of Washington, and was and is now, the home of your Honorable M. D. White, United States Congressman, and law partner of General Lew Wallace. (Applause.)

"In literary achievements you have much to be proud of. Again I must mention General Lew Wallace, as the author of 'Ben-Hur,' 'The Prince of India,' and the 'Fair God,' while his wife, Susan Wallace, aided him materially, and as an authoress was principally known for her book, 'The Repose in Egypt.' Crawfordsville was the home of Maurice and Will Thompson, the former being the author of 'Alice of Old Vincennes.' They also published many books of poetry. This was the home of Meredith Nicholson, the author of the 'House of a Thousand Candles' and many other famous books.

"The noted Krout sisters received their inspiration here, and have written many novels. Mary Hannah Krout is still living and her poem, 'Little Brown Hands,' written when only fifteen years of age, has appeared in many of the school books of the land.

"Now, my dear friends, this beautiful city, which has been made so famous by its illustrious sons and daughters, is justly entitled to be called the 'Athens of America.' Again, I will say we are most happy to be here, and bow our heads in deference to the silent host who foretold the coming of the Tribe of Ben-Hur to this place 'as the pilgrims of old' to this, our New Jerusalem. So, in the fulfillment of that prophecy, we have come from where the cold north winds blow, and from the southern clime where the breeze is soft and low, and the rock-bound States of the Atlantic Coast, comes to join her hands with our royal host, while the sun-kissed sky of the golden west has hearkened our call, and sent us her best.

"We are here to represent that great mass of people who are looking to this Fraternal Society for protection when the hand of misfortune lays heavy on the home and loved ones. We are also here to support and assist in any way we can the Supreme Officers of this Organization, who are devoting their time and their energy to promote the welfare and the best interests of our Order, and we appreciate your most cordial welcome. I thank you." (Prolonged applause.)

The address of welcome in behalf of the Supreme Tribe of Ben-Hur was given by Brother Joe R. Adams, who was formerly the Assistant Supreme Chief and from which we take the following:

Mr. J. R. Adams: "*Worthy Supreme Chief, Honorable Mayor, Members of the Order, and Friends*—I do not want you to look on me too critically after this splendid introduction. I could tell you lots of things, from my experience and connection with the Order, lots of things, from the Supreme Chief down to the janitor of the building, but I am not going to do it. I am afraid to do it. (Laughter.)

"I do not speak to you this morning from any sense of obligation or of duty, but as a pleasure. When I alighted at the depot of this beautiful little city last night, coming back, as it were, to my old home and among old friends, it was to be met by ghosts,—the memories of the past. Many happy reminiscences I might relate to you this morning had I the time and were it really fitting to this occasion. However, other matters must be considered. * * * *

"The world's characters as recorded differ in their gifts, in their methods. They appeal to different emotions. They enforce different lessons. They illustrate opposite truths. The humblest man and woman of today can gaze upon the splendidly illumined walls of their mind and there gain an inspiration and hope from some character which to them appears to be the ideal. I would caution you, however, to choose well. There is an affinity between the past and the present. Which of the characters fulfill your ideal? Is it the humble Nazarene, the Man of Judea, who went about doing good? Is it Alexander the Great, or Napoleon, whose sole idea was to conquer? Is it a Joan of Arc, who stood loyally by the King of her country and whose charger was foremost in the battles in which she fought? Is it a Luther, the reformer? Is it a Florence Nightingale, whose songs and whose kindness sustained and assisted during the time of our early wars? Is it a John Ruskin, philosopher and writer? Is it a Rothschild or a Morgan, whose idea is the accumulation of riches? Is it a Mendelssohn, or Schubert, whose music has brought rapture? Is it a Rembrandt, whose pictures can never be forgotten? Is it a Carnegie, a master of industry? Is it a David W. Gerard, a fraternalist, a humanitarian? (Applause.) Which of these appeal to you? And as the years go on, there will be additions to this illumined wall of the mind. Others will follow, others will observe. What ideal will you leave?

"What did David W. Gerard do for us? Look around you. As that monument in St. Paul's says of the architect of that splendid pile, Sir Chrisopher Wren—'All that could die sleeps under the marble;' but above his smouldering ashes there is this inscription—'Here lies the body of Sir Christopher Wren, architect of St. Paul's. Reader, would you see his monument, then look around you.'

"Over in yonder graveyard sleeps General Lew Wallace, the author of the book of Ben-Hur, and Private David W. Gerard, the founder of the Supreme Tribe of Ben-Hur. They were good soldiers, both in the country's battles and in life's skirmishes. Would you see the marble shaft of their sepulchre, then visit the beautiful flower-decked, vine-covered hill yonder. Would you see their monuments, look ever about you. Their character and their influence is a tangible presence, their spirit has never died.

"David W. Gerard—his rugged industry, his sturdy honesty, his indomitable will, are ever present. His intimate associates, Dr. Davidson and Brother Voris and Brother Snyder, were infused with David W. Gerard's strong character, and they were in his life, as now, strong men, able leaders. And his only son, our present Supreme Chief, inherited and has made manifest the same qualities possessed by the sire. He is a true Gerard; a worthy successor of the honored father. He has made good. * * * *

"I did not personally know Brother Frank Snyder, the first Supreme Scribe, but I have heard many kindly expressions of Brother Snyder. Coming from the busy activities of a commercial life, in which he had met with great success, a man of superior qualifications in the pursuits which he had been following, he was an invaluable coöperative spirit with the first Supreme Chief. While Mr. Gerard must ever be recognized as a man of wonderful ability as an organizer and endowed with that peculiar gift of winning friends, Mr. Snyder was the necessary element in a successful corporation, namely, the business end. It is told to me that Mr. Snyder was a likable man, a happy man in his family, and a good and valued citizen, held in the highest esteem by the citizens of Crawfordsville, and when he died it was not only a severe shock in this city but also to the Society; the removal of a man who had given service toward a solid beginning, who had planned and carried out necessary details to the office of Supreme Scribe. This, perhaps, is a position more in need of a trained and diplomatic accountant and correspondent than any other office in the organization. Brother Frank Snyder's wife and family, and Mrs. Snyder's aged father, a present and valued assistant at the Supreme Office, still reside in Crawfordsville. I would also give honor to the memory of the first Supreme Scribe, Brother Frank Snyder. I congratulate the Society on his efficient, courteous and likable successor, the present Supreme Scribe, Brother John C. Snyder.

"Humanity is weighed in scales more delicate than the balances of war or of trade. The measure of a nation's true success is the amount it contributes to the thought, the moral energy, the intellectual happiness, the spiritual happiness and consolation of mankind. Wars may seem essential, but the true re-birth comes quietly and kindly, by deeds of ministration and of love.

"The Tribe of Ben-Hur has grown from the seed that was planted here in the fertile soil of Indiana. It has gained as the beech tree has gained in its growth, from the soil and the air; so, in the body and the strength, in numbers, in its popularity, and its wealth, has developed this mighty Tribe. Difficult and critical junctures have arisen in the development of this organization. The courage of the Supreme Chief and his cabinet have oftentimes been severely tested, but the issues have been honestly and fearlessly met. Faith in God and faith in man have triumphed. A faith founded upon the three great pillars of American Society,—the Equality of Right; Community of Interest; Reciprocity of Duty. Honor and length of days will ever mark the Tribe of Ben-Hur, firm upon such an imperishable basis. * *

Supreme Officers

Jno. H. Wartmann,
St. Louis, Mo.
Past Supreme Chief.

Wm. Robertson, Jr.,
Lincoln, Neb.
Supreme Judge.

Dr. Anna L. Zorger,
Champaign, Ill.
Supreme Teacher.

Mrs. Mary R. Lochhead,
Flint, Mich.
Supreme Captain.

Jno. M. Butters,
Ft. Worth, Texas.
Supreme Guide.

P. L. G. Axel,
Kendallville, Ind.
Sup. K. of I. G.

Jno. S. Bailey,
Passiac, N. J.
Sup. K. of O. G.

W. N. Steele,
Crawfordsville, Ind.
Supreme Instructor.

W. H. Owen,
Crawfordsville, Ind.
Supreme Organizer.

C. W. Iliff,
Crawfordsville, Ind.
Supreme Actuary.

"These have been critical days for fraternal societies, as well as critical days for mankind. Everywhere is heard the cry of preparedness. Hasten the day when there shall be no strife, no bitterness, and no doubt. Welcome the days of peace, of lasting brotherhood. About us are wonderful developments. Great adjustment. Man is asserting the power and attributes of man. Fraternity is shedding its radiance. Its beneficent beams are felt everywhere, kindling a warmth and kindliness in the great toiling masses as never before. It has bred that great humanitarian movement, of which the Tribe of Ben-Hur is a pleasing part. It is inspired with true Americanism. It has its being among breathing, red-blooded men and women. It asserts itself upon the home and upon the shop, a practical every-day and every-hour institution. Its secrets, its shield. Potent with the divine right of self-advancement. A qualified right and interest in the great Brotherhood of Man, the sustaining faith in the Fatherhood of God; 'I am my brother's keeper.' * * * *

"Our individual ideas of fraternity are not always alike. You have read that delightful poem by Browning—'The Ring and the Book.' An old Italian story, told by twelve persons, each in his own way, but such was the dramatic genius of the poet that each version resembles the others only as different men look alike. All the versions are necessarily, essentially, the same. We then have our own ways of thinking, and of relating fraternity, and yet they are all the same. If you have not read this poem, it may be possible that you are a student of Ruskin, and that you have read the 'Lamps of Architecture.' In reality, this book is of the laws of life. It is well to know how the inspiration for the 'Lamps of Architecture' came to Ruskin. It is said as he was crossing the square in Vienna, he saw before him the beautiful Cathedral of St. Mark's. It arose before him like a vision. One vast forest of clustered pillars of white and gold and rose, upon which rested domes glorious enough to have been sent down from heaven, a pile made partly of mother-of-pearl, partly of opal, partly of marble; every tower surmounted by a golden cross, flinging wide its arms to uplift the world; every niche holding some angel, upon whose lips trembled words of mercy and healing. It must have been a beautiful vision, and as he gazed upon St. Mark's, all the sordidness, the meanness, the petty ills of this world, seemingly dropped from Ruskin, and he wrote this delightful book, so full of happiness, the 'Lamps of Architecture.'

"We, you and I, build our own lives. We are the architects of our own fate, be they mean or be they beautiful. Let us make fraternity the guiding hand which makes the lives of others and our own lives more happy—our ideal.

"Again, I welcome you on behalf of the Supreme Officers, the Supreme Tribe of Ben-Hur.

"I cannot think of a more fitting, more appropriate, or more inspiring closing thought than the closing stanza of Henry Van Dyke's poem, his 'Dedication Prayer,' written and delivered at the opening ceremonies of the San Diego Exposition:

Thro' all the waiting land proclaim
  Thy gospel of good will;
And may the music of Thy name
  In every bosom thrill.
O'er hill and vale, from sea to sea,
  Thy holy reign extend;
By faith, and hope, and charity,
  America befriend.

(Prolonged applause.)

The response to this address of welcome in behalf of the Supreme Tribe, was very briefly but appropriately given by Honorable L. M. Boomhower, the representative from the Second District of Iowa, and from which we give the following:

Mr. L. M. Boomhower: "*Supreme Chief, Honorable Mayor and Friends*—I am glad to be in the historic city of Crawfordsville, and in behalf of the representatives of this Convention exchange greetings—Crawfordsville, to whose generous hospitality we feel this morning not a stranger. In fact, I can better appreciate now the position of a former representative to this Convention, who died a few years ago and went to Heaven. He was met there by St. Peter, who ushered him through the Golden Gate and into the realm of Heaven, and as they marched down the golden aisles, looking at the beauty and splendor of the place, the representative was in deep meditation, and listening to the angels singing their celestial notes, and St. Peter turned to the representative and said, 'My friend, did your fancy ever dream of a place like this?' 'Oh,' said the representative, 'you ought to attend a session in Crawfordsville of the Supreme Tribe of Ben-Hur.' (Applause and laughter.)

"As Representative to this Convention, we extend the hand of fraternity and felicitate with you upon the ideals of the Supreme Tribe of Ben-Hur, from way down east, out west, up north and down in Dixie. Excepting my home State of Iowa, I acknowledge no better domicile for the Supreme Tribe of Ben-Hur than this, the Hoosier State of Indiana, where, if a high wall could be erected to enclose her borders, she would continue to operate in all the departments known to the temperate zone, and we would have to scale that wall in order to get a Ben-Hur certificate. * * * *

"I bespeak the approbation and the sentiment of every member of our Order when I say the far-seeing wisdom of our Officers and Representatives in placing our Society upon the National Fraternal Congress Table of Mortality was one of the great achievements for the future welfare of our Order.

"That act of legislation gave to our Society a high standing in every State in the Union, and when its provisions are correctly understood by all, there can be no real argument against it. In this connection I am reminded of an incident that actually happened to our good State Manager, Brother W. B. McGinnis, of Iowa. (Applause.) A few years ago, while explaining the provisions of the Mobile Bill to an old Swedish brother, who was a little hard of hearing, and after Brother McGinnis had gone over the provisions of the bill in detail, his listener responded by saying: 'Well,' he says, 'I dink dis Mobile Bill is a gut ting. It will surely stop some of dese automobile drivers from going so fast.' (Laughter and applause.)

"We want to assure you, our Supreme Officers, that as representatives to this Convention, we are here in accord, not in conflict. We are here to counsel with you who daily dip your pens in ink of gold and write across the sky, 'Fraternity,' in that great cause of humanity—protecting the living, soothing the dying, holding in fond remembrance the dead, and providing for the loved ones who remain. In so doing, you do honor to the great book Ben-Hur, to its author and statesman, General Lew Wallace, and to the men who founded this Society upon the fabric of its teaching, David W. Gerard and Frank L. Snyder. (Applause.)

"Now, in conclusion, I want to thank you again, our Supreme Officers, and every Hoosier in the city of Crawfordsville, for your courteous welcome and generous hospitality, and to assure you that the memories of this morning and the few days to come will always be to us a pleasant recollection. (Prolonged applause.)

"In closing I will recite the following little poem, by Kipling:

When earth's last picture is painted,
And the tubes are all twisted and dried;
When the oldest colors have faded,
And the youngest critics have died;
We shall rest, and faith, we shall need to
lie down for an aeon or two
Till the Master of all good workmen shall
call us to our work anew;
And those who were good shall be happy,
They shall sit in a golden chair;
They shall splash at a ten league canvas
With brushes of comet's hair.

They shall have real saints to draw from,
Magdalene, Peter and Paul;
They shall have an age for a sitting,
And ne'er be tired at all.
Only the Master shall praise them,
Only the Master shall blame;
And no one shall work for money,
And no one shall work for fame.
But each in the joy of working,
And each in his separate star,
Shall paint the thing as he sees it
For the God of things as they are.

(Prolonged applause.)

Miss Naomi Voris, daughter of our Supreme Keeper of Tribute, Brother S. E. Voris, in a very charming manner sang "Giannina Mia," from the comedy-opera, "The Firefly," the singing being followed by vigorous and prolonged applause. As an encore, Miss Voris sang, "Ireland," by Ball, which was very favorably received, as evidenced by hearty applause.

As the Governor and other state officials on the program were not present, Mr. H. A. Arnold, the Actuary of the State Insurance Department of Indiana, was called and made the following very appropriate address:

Mr. H. A. Arnold: *"Supreme Chief and Ladies and Gentlemen*—I do not want the delegates to get the impression that I am representing the Governor, the Attorney-General and the Auditor of State. Mr. Crittenberger, the Auditor, had also promised me that he would be here today, and he had fully expected to be here, but on account of the illness of a relative it was impossible for him to come. However, he desired me to express to you his regrets at his inability to be here.

"Two years ago I spoke briefly to the delegates of this convention on the question of the adequacy of the rates for the Society. Since that time the 1915 session of the Indiana Legislature has enacted the New York Conference Bill. For this legislation the Indiana Insurance Department worked, and the legislation has the approval of the Department.

"The fraternal societies admitted to Indiana and transacting business in the State at this time have filed their first valuation reports. An examination of these reports show plainly that a great many of the fraternal societies are passing through a severe crisis, due to the inadequacy of the rates to collect a sufficient income to pay the losses without levying additional assessments.

"The question of rates, as Mr. Adams has referred to in his address, has been a question of grave concern to fraternal societies. I do not believe that the delegates to this convention want to go back to any make-shift proposition, but will stand where they are, and to be guided in this matter by their splendid Supreme Officers and competent actuary. (Applause.)

"The Society has made a good record, and you should keep to that record by not being afraid to charge your members a sufficient amount each month at the younger years to provide for the higher mortality which is sure to come to you later.

"The great word right at this particular time is *preparedness*, and I believe that the Tribe of Ben-Hur is prepared at this time, the same as our Government should be. I thank you." (Prolonged applause.)

The Supreme Chief then announced the following Standing Committees:

Auditing Committee.

George W. Duke, Kokomo, Ind.
A. R. Stansifer, Litchfield, Ill.
R. W. Shafer, Dayton, Ohio.

Appeals and Grievances Committee.

Howard Sidener, St. Louis, Mo.
Mrs. Minnie B. Hibberly, Tacoma, Wash.
Mary Artman, Decatur, Ind.

Canvassing Committee.

W. H. Borrowman, Saginaw. Mich.
Thos. McLaughlin, Portsmouth, Ohio.
U. W. Youngblood, Boonville, Ind.

Good of the Order Committee.

Rev. Walter Mansell, Washington, Pa.
Dr. W. J. Hillas, Chattanooga, Tenn.
Wm. O. Bohannon, Evansville, Ind.

Law Committee.

Gilbert Howell, Crawfordsville, Ind.
Benj. Crane, Crawfordsville, Ind.
George W. Miller, Chicago, Ill.

And then the several Special Committees, whose duties are confined to this session:

Credentials Committee.

Mrs. Mary R. Lochhead,
H. A. Staley.
W. H. Kramer.

Committee on Distribution.

L. M. Boomhower.
Arthur W. Turner.
Everett C. Minor.

Committee on Rules and Order of Business.

William Wilson.
Dr. W. L. Marlow.
C. A. Robbins.

Committee on Mileage and Per Diem.

M. Maurice Meyer.
John Bailey.
J. G. Linkert.

Committee on Press and Publicity.

W. S. Ringenberg.
Lucy H. Wilde.
Florence E. Freeborn.

Social Committee.

Lucy Keston.
Dr. Anna L. Zorger.
Julia A. Moan.
Louise Philbrick.

Finance Committee.

Dr. V. T. Kissell.
Armor Moreland.
Dr. A. J. Minx.

The first name read on each committee being the chairman of that particular committee.

The Sergeant-at-Arms of the Convention is P. L. G. Axel, of Kendallville, Indiana.

Whereupon, at 12:15 o'clock p. m., a recess was taken to 2:00 o'clock p. m.

TUESDAY AFTERNOON SESSION.

The Convention was called to order at 2:00 o'clock p. m., pursuant to recess, Dr. R. H. Gerard, Supreme Chief, presiding.

The report of the Canvassing Committee was presented and read by the chairman, Brother W. H. Borrowman, and Supreme Tribe proceeded with the regular Order of Business as given in the last issue of The Chariot:

The first day of the Supreme Session proved the assertion that this was to be the best ever held by the Society. Everything went off in excellent shape and the delegates settled down to routine work and conducted their business meetings with little trouble.

Banquet Tuesday Evening.

One of the most pleasant features of the Supreme Session was the banquet tendered by the Supreme Officers to the delegates and visitors Tuesday evening at 6:30 at the Masonic Temple, served in a most excellent manner by the Ladies of the Eastern Star. The affair was a complete success. Dr. R. H. Gerard was the Toastmaster and handled the introduction of speakers in his usual clever and witty manner.

The five courses of the banquet were sandwiched in between the "greatest and pepiest" ever held. Songs were sung by the entire assembly of about three hundred people, led by Mr. Jno. C. Farber with an orchestra of four pieces, and the music was so full of cheer that it drowned all cares and put everybody in a good humor. After the banquet the dance floor was cleared and dancing followed until a late hour.

At each plate was a white carnation, and the menu cards were tasty and unique, which we give herewith:

MENU.

"Wherefor I know myself chosen to be the servant of my brethren. The Tent is set, and the bread is ready for the breaking; let me perform my office.—Balthasar.

Dr. R. H. Gerard, Supreme Chief, Master of Ceremonies.

Macedoine Fruit Cocktail
Baked Chicken Giblet Gravy
Creamed Potatoes
Veal Loaf Dressing
June Peas
Spring Salad Wafers
Vienna Rolls
Ice Cream Strawberries
Nut Cake Coffee
Cigars

Mixed Maxims.

This is to be a happy gathering, so smile to thy utmost.

Eat, drink and be merry, for tomorrow—the good things may be scarce.

"Strive mightily—but tonight, eat and drink as friends."
—*"Taming of the Shrew."*

"For today I take or give;
For today I drink and live;
For today I beg or borrow—
Who knows about the morrow."
—*Greek Song from "Ben-Hur."*

Some of the Speakers.

Five-minute Talks.

Howard Sidener.
Dr. W. J. Hillas.
Dr. W. H. Updegrove.
Arch G. McCloy.
Florence E. Freeborn.
Julia A. Moan.
Ed O. Peets.
L. M. Hundley.
Rev. Walter Mansell.
William Wilson.
H. A. Staley.
Mary R. Lochhead.
Lucy H. Wilde.
W. S. Evans.
Dr. A. J. Minx.
Lucy D. Keston.
Wm. O. Bohannon.
Supreme Officers and Others.

WEDNESDAY MORNING.

The session was again called to order at 10:00 a. m. by Dr. R. H. Gerard. The regular routine of business was taken up and after the reports from the various committees, they proceeded with the election of Supreme Officers. Honor was again done to the name of "Gerard" when Dr. R. H. Gerard was named Supreme Chief for the next four years to succeed himself. Brother John C. Snyder as Supreme Scribe; Brother S. E. Voris as Supreme Keeper of Tribute; Dr. J. F. Davidson as Supreme Medical Examiner, were each re-elected for a period of four years. John R. Bonnell, E. R. Bryson and G. H. Hazen were also re-elected as members of the Supreme Executive Committee.

The election of the Supreme Officers was conducted in an impressive manner, the nominations being made in talks that were full of the highest praise for the manner in which the Supreme Officers had conducted the affairs of the Order. Each man was elected by acclamation, the Supreme Scribe in each case casting the vote of the entire Body for the nominee. Continued applause greeted the announcement of each man's election, and at the close of the session an inspiring talk was made by Brother Harry N. Fine of Crawfordsville, in behalf of the employes of the Supreme Office, and each of the four local men were presented with a beautiful floral offering from the office employes. After reports from various committees, adjournment was made for lunch.

At 1:30 p. m. the delegates and visitors assembled at the Lew Wallace Home, where a picture was taken. At 2:30 the meeting was again called to order. The report of the Law Committee consumed the greater part of the afternoon.

WEDNESDAY EVENING.

An informal program was given at the Simonides Court room, when Mr. Gideon Pillow and his wife entertained the large audience practically all the evening with an illustrated lecture on Ben-Hur. Brother P. O. Bowers, State Manager of Indiana, gave the address of welcome. A delightful duet was rendered by Miss Laura Roberts of Rochester, New York, and Mr. Wm. Rider of Waynetown, Ind. Mrs. Ruby Baker of Decatur, Indiana, gave an enjoyable reading, and responded to an encore in a very appropriate manner. Miss Naomi Voris again favored the audience with one of her pleasing solos.

The Drill Team, composed of sixteen ladies of Tirzah Court No. 3 of Mason City, Iowa, under the supervision of Mrs. Gertrude A. Wilds, gave their exhibition drill, to the great delight of the large audience present. It was the universal opinion of those who witnessed the different evolutions that it was one of the best drills it had ever been their pleasure to witness.

This closed the program for the evening, and adjournment was taken to the reception hall, where refreshments were served and dancing indulged in until a late hour. The music during the Supreme Session was furnished by Mr. Eddie Brandicamp at the piano, Mr. Flete Gould and Wm. Rider at the violin, Mr. Jos. McKowan, drum and traps.

THURSDAY MORNING.

The session was again called to order at 10:00 a. m. by Dr. R. H. Gerard. The unfinished business was taken up and the report of the Law Committee completed and the new officers installed. The closing of this memorable session was most impressive. After the invocation by Dr. Anna L. Zorger, the newly elected Supreme Teacher, Dr. R. H. Gerard said: "In dismissing you,

"I pray the prayer the Easterners do;
May the peace of Allah abide with you,
Where'er you stay, where'er you go,
May the beautiful flowers of Allah grow;
So I touch my heart as the Easterners do,
And say, 'May the peace of Allah abide with you'."

Greetings from Kentucky

By request we publish herewith the response to the toast "Greetings from Kentucky" by William Wilson, the representative to the Supreme Tribe, which was given at the banquet held in the Masonic Temple, Crawfordsville, Ind., June 6, 1916.

Mr. Toastmaster, Ladies and Gentlemen—I accept your kind and courteous invitation to respond to the toast "Greetings from Kentucky", but am perhaps forbidden by the occasion to make a political speech. I appreciate the difficulty in trying to reconcile the difference with propriety. I feel that I have the perplexity of the little maid who was bidden to learn to swim yet was adjured: "now go, my little darling, and hang your clothes on a willow limb but don't go near the water."

Happy am I that my mission has brought my feet at last to press Indiana's historic soil, and my eyes to the knowledge of her beauty and her thrift. Here in the Athens of the West, where Wallace wrote and Gerard thought and acted; here where our Order was conceived and born by the minds of men from this the Hoosier State; I hasten to make the necessary obeisance which every loyal Son and Daughter of Hur owes to Crawfordsville when he or she first stands uncovered in her mighty presence. Would that those men who founded our Order could be with us tonight; but that is impossible, for in yonder cemetery sleeps Gerard and Snyder. God bless the memory of those immortal workers and prosper the fortunes of their brothers whom they have left behind to carry on their life work and perpetuate the memory of their labors.

Immediately to the south, Mr. Toastmaster, lies a line once defined in irrepressible conflict and ofttimes traced and drenched in human blood, but thankful am I that tonight it is only a vanishing shadow. Truly can I say:

Your flag and my flag,
Sun kissed and wind tossed,
The Red, the White, the Blue.

In this State of Kentucky of which I speak, lies the home of a brave and hospitable people. There is centered all that can please and prosper mankind—a grand climate, above all a perfect soil which yields to the husbandman every product of the temperate zone. There by night the lovers whisper undying words of love to each other; while by day the wheat locks the sun in its bearded sheaf; in the same fields the clover steals the fragrance of the winds and the tobacco catches the quick aroma of the rains; there the mountains are stored with exhaustless treasures, forests vast in area, rivers tumbling or loitering run wanton towards the Father of Waters.

It was to this State that our Supreme Chief came and took one of the fairest of the fair for his life's companion. This, my friends, is a picture of my home State, Kentucky; a land which is fairer and better than I have told, and yet but a fitting example in all of its material excellence of the beauty and loyalty of her people.

Old Kentucky, with all her faults, we love her still,
And with all her stills we love her faults.

I stand in your presence tonight as the Representative of the Sons and Daughters of Hur in Kentucky. To you, my Supreme Officers, I bring a message of hearty indorsement of your official acts during the past four years. Well may I say, "Well done, thou good and faithful servants." And to you, my Brother and Sister Representatives and Members of the Order here assembled, I bring a message of cheer to thee and thine; and may no act of ours as members of this great legislative body of the Tribe of Ben-Hur ever cause the blush of shame to come to our faces. A mighty duty, a mighty inspiration impels every one of us here tonight to lose in patriotic consecration, whatever estranges, whatever divides. We are members of a great Order. We stand for Human Liberty; let us resolve to crown the miracles of the past with a spectacle of an Order compact, united, indissoluble in the bonds of love. Love from the Lakes to the Gulf, from that old Statute of Liberty in the East to the golden shores of California in the West. The wounds in every heart are healed; serene and resplendent at the summit of human achievements and earthly glory; blazing out the path and making clear the way up which all nations must come in God's appointed time.

For the kind and patient attention you have given me I shall ever be grateful. I thank you.

Extracts, Supreme Officers' Reports

We give herewith the following extracts from the Supreme Chief's Report, which are self-explanatory, and will be of interest and benefit to our members:

"In making my report to you at this the Tenth Regular Session of the Supreme Tribe of Ben-Hur, it becomes my pleasant duty to recount to you some of the achievements of the past two years. The word "achievement" carries with it a broader and more comprehensive meaning than any of its synonyms, for it not only means to fulfill and complete, but it embodies the idea of victory, attendant on praiseworthy exertion and the bringing to a successful culmination some laudable enterprise. With this idea in mind, I feel safe in saying that the interim between the Supreme Session of 1914 and this Session of 1916, has been marked by months of true achievements.

"At the Session of the Supreme Meeting of 1914, a motion was made and carried, after much discussion, that the Supreme Tribe through its officers should conduct an active campaign and use their best endeavors to procure the transfer of members from Class A to Class B. This action was taken, not for the purpose of increasing the membership of Class B, or with any idea of pecuniary benefit to Class B, for I think it is clear to all of us by this time that the transfer of members from Class A to Class B has not been helpful to Class B, but the action was taken in order that the individual members of Class A might have brought to their attention more forcibly than ever, the necessity of the transfer of their membership from the inadequate rate to the adequate rate, in order to fully protect their certificates in the future. . . . . .

"It was brought very clearly to the minds of the delegates to the Supreme Session of 1912, that it would be suicidal to continue the option of transfer at entry age, and the provision was made by which members could transfer at three to four years less than their attained ages, granting special privileges to members over 55 years of age, who would be allowed to transfer and take the rate of Class B at age 55. An active transfer campaign was then conducted, and the reports to the last Supreme Session held in 1914, showed that nearly 25,000 members took advantage of the transfer, making a total to date, of over 30,000 transfers. There are still remaining in Class A, about 25,000 members, and but one look at the rapidly diminishing funds of Class A is enough to convince us that some steps must soon be taken, for the preservation of the members in Class A who, either through lack of information, or the misleading statements of the misinformed, or on account of the baneful influence of those not in sympathy with the movement, have kept their membership in Class A. These members are growing older and creating additional deficiencies every day. The longer they remain upon the old rates under present conditions, the greater the deficiency will be, and the Society can never be what it should be so long as we have a portion of our members on the old inadequate rates, and a portion of them on the new adequate rates. Just how this proposition, in relation to the old rate members should be handled, has been the hardest problem ever confronted by your managing officers. The question has been submitted to a number of actuaries, who, together with our attorneys, have held frequent conferences with the Executive Committee. Certain recommendations will be made to this Convention which are the outcome of the most careful thought and study from actuarial, legal and administrative standpoints.

Term Insurance.

"There seems to be a growing demand in our Fraternal Societies for Term Insurance. Term policies are especially designed to afford protection against contingencies which either require the taking out of temporary insurance, or call for the largest amount of insurance protection for a limited time at the lowest possible cost. They are especially designed to cover a period in one's life when the income is so small as to make impossible the payment of the premium for an equal amount of protection under other forms of contracts, looking forward to the time later in life when they can advantageously replace this type of contract with the more expensive forms of Whole Life contracts. But the chief objection to this form of insurance is that the insured is apt to feel dissatisfied as he nears the expiration of the contract, upon seeing that the contract will soon end, and being frightened by the greater increase in the monthly payment by the transfer of his membership from Term to Whole Life plan, drops the protection. * * * *

"Since 1908, the Society has had in force a Term certificate to age 60, which has been very popular with our membership, as more than 50 per cent. of our members in Class B are today, on the Term plan. Provision is made by this certificate that a member can carry same to the anniversary of his 60th birthday, when all benefits cease, unless the member on or before the anniversary of his 55th birthday, has transferred to Whole Life, Table 2, or Death and Disability, Table 3, and taken the rate therefore at the full attained age at the time of transfer. Our experience on this Table has been that the members, for the most part, are not willing to continue the contract as a whole life contract, but to carry the Term insurance for a period of years, counting the same as only temporary protection.

"There has been a growing demand among our members and field workers for a longer Term certificate, and our actuaries have prepared a Term to age 65 certificate for the consideration of this Body. I would strongly urge that this new Term certificate be adopted at this Session of the Supreme Tribe, setting forth the following special reasons for same:

"*First.* It is designed to cover a period of life beyond which there is very little need for the average person to carry insurance, as 65 years represents a period in life when few, if any, are dependent upon the insured for protection.

"*Second.* It has the added advantage, which is very important at this time, of allowing thousands of our Class A members who are under the age of 55, to transfer to Class B and take a Term certificate from ten to twenty years, or more, of duration, at a less monthly rate of contribution than that designed by our Whole Life, Table 2, or Death and Disability, Table 3, forms.

"*Third.* I would, also, recommend this certificate for the convenience of the field workers, as certain privileges are accorded the insured under this form of certificate, much more advantageous than our present Term to age 60 form, and is well worth the additional cost. At the same time, being materially cheaper than the Whole Life rate.

"*Fourth.* It is my belief that the lapse ratio will be much less on this form of certificate than on the 60-year Term.

"I do not advise, however, that the 60-year Term be dropped from our Tables, as there is a legitimate and continued call for this certificate.

"Therefore, I would recommend, that the Term to age 65 certificate be adopted and that the present forms of certificates listed as Tables 1, 2, and 3, be continued, and that this new Term Certificate be listed in our literature as 'Table 4.'" * * * *

Legislation.

"At the 1915 session of the Indiana Legislature, the New York Conference Bill, which is a modified form of the Mobile Bill, became a law, but, fortunately, our Society had taken the necessary steps in time, so that we are in full conformity with the provisions of that drastic measure. This bill, either in its entirety, or in its modified form, has been passed by nearly every legislature in the country. The bill provides for adequate rates based on the National Fraternal Congress Table of Mortality with an interest assumption of 4 per cent. guarantees a representative form of government, legalizes payments of death, permanent and temporary disability benefits, extended and paid-up protection and withdrawal equities. The provision that concerns most vitally the Fraternal Societies is the section which provides for the valuation of certificates. It is not designed that this valuation shall be a test of legal solvency for a society so long as the funds in its possession are equal to, or in excess of, its matured liabilities. This is a reasonable requirement, and admonishes a society to collect contributions sufficient to meet its claims and not form an accumulation of indebtednes for further trouble. If the valuation of certificates in force on December 31, 1917, shall show that the present valuation of future net contributions and assets is less than 90 per cent. of the present value of the promised benefits and accrued liabilities, the society shall be required thereafter to reduce such deficiency not less than 5 per cent. of the total deficiency on December 31, 1917, at each succeeding triennial valuation. Our society shows by its valuation at the close of business, 1915, to be 97.5 per cent. solvent in Class B, and 34 per cent. solvent in Class A. It now remains for this Body at this Session, if possible, to devise some means by which the Society can show by its valuation at the close of business in the year 1917 a solvency of 90 per cent. or more, for the entire Society. It must be done, either by bringing the contributions of Class A up to a solvent point, or to convert the Class A certificates to Class B, and thus place the entire Society upon one class in which the individual members are making adequate contributions in the form of monthly payments. * * * *

Rates of Contribution.

"Since July 1, 1908, our Society has operated upon adequate rates based on the National Fraternal Congress Table of Mortality with 4 per cent. interest, which are the lowest adequate rates generally recognized by the various States in our Supreme Jurisdiction.

"Some of our members have been induced to believe that our rates are higher than they should be. This is a mistake, and it would be suicidal to attempt to lower the present Class B rates. It should be remembered that the concessions on ages and rates given the members of Class A, who transferred to the new rates of Class B at less than their attained ages, created deficiencies which we hope in time to make up by interest earnings in excess of the 4 per cent., and by lapse and mortality savings, together with economical management.

Growth.

"The growth of our Society in the last two years has been very satisfactory. From June 1, 1914, to June 1, 1916, 32,701 new beneficial members have been admitted to the Society. The suspensions, due to the levying of extra assessments on Class A member and other harmful influences that are always attendant upon readjustments of any character, together with the industrial unrest through which the country has gone, have been a little heavier than the accessions, but there has been a lot of new blood injected into the Society, and when we consider the fact that the proportionate amount of insurance in force to the membership is much less than it was two years ago, we can well lay claim to the fact that the Society is now in the best condition it has ever been in its his-

CONTINUED ON PAGE ELEVEN

Representatives and Committeemen at the Tenth

Geo. W. Duke,
Kokomo, Ind.
Auditing Committee.

A. R. Stansifer,
Litchfield, Ill.
Auditing Committee.

Ralph W. Shafer,
Dayton, Ohio.
Auditing Committee.

Howard Sidener,
St. Louis, Mo.
Appeals and Grievance Committee.

Minnie B. Hiberly,
Tacoma, Wash.
Appeals and Grievance Committee.

Mary E. Artman,
Decatur, Ind.
Appeals and Grievance Committee.

W. H. Borrowman,
Saginaw, Mich.
Canvassing Committee.

Thos. McLaughlin,
Portsmouth, Ohio.
Canvassing Committee.

U. W. Youngblood,
Boonville, Ind.
Canvassing Committee.

Rev. Walter Mansell,
Washington, Pa.
Good of Order Committee.

Dr. W. J. Hillas,
Chattanooga, Tenn.
Good of Order Committee.

Wm. O. Bohannon,
Evansville, Ind.
Good of Order Committee.

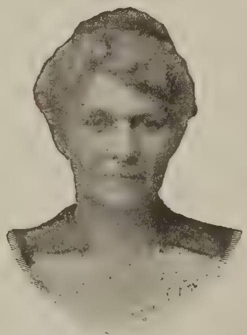
Gilbert Howell,
Crawfordsville, Ind.
Law Committee.

Benj. Crane,
Crawfordsville, Ind.
Law Committee.

Geo. W. Miller,
Chicago, Ill.
Law Committee.

V. T. Kissell,
Birmingham, Ala.
Representative.

Phebe Wachsmuth,
Paragould, Ark.
Representative.


Louise Philbrick,
Oakland, Cal.
Representative.

Arthur W. Turner,
Chicago, Ill.
Representative.

Armor Moreland,
Galesburg, Ill.
Representative.

Nola Christy,
Olney, Ill.
Representative.

Nellie Hecht,
Granite City, Ill.
Representative.

Moses Hary,
Evansville, Ind.
Representative.

Chas. A. Raney,
Washington, Ind.
Representative.

H. A. Staley,
Terre Haute, Ind.
Representative.

Session, Supreme Tribe of Ben-Hur, June, 1916

Asa S. Freel,
Muncie, Ind.
Representative.

Chas. L. Orr,
Ft. Wayne, Ind.
Representative.

S. W. Reccord,
Waterloo, Iowa.
Representative.

L. M. Boomhower,
Mason City, Iowa.
Representative.

Dr. W. H. Updegrove,
Pittsburg, Kan.
Representative.

William Wilson.
Covington, Ky.
Representative.

W. H. Kramer,
Franklin, La.
Representative.

M. Maurice Meyer,
Baltimore, Md.
Representative.

Dr. W. L. Marlow,
Kennett, Mo.
Representative.

Everett G. Minor,
St. Louis, Mo.
Representative.

Arch G. McCloy,
Lincoln, Neb.
Representative.

Dr. A. G. Lueschen,
Columbus, Neb.
Representative.

Lucy H. Wilde,
Buffalo, N. Y.
Representative.

Florence E. Freeborn,
Schenectady, N. Y.
Representative.

J. G. Linkert,
Dayton, Ohio.
Representative.

Julia A. Moan,
Toledo, Ohio.
Representative.

W. S. Ringgenberg,
Canton, Ohio.
Representative.

Chas. H. Clanton,
Hugo, Okla.
Representative.

W. S. Evans,
New Kensington, Pa.
Representative.

Louis Feldman,
Philadelphia, Pa.
Representative.

C. A. Robbins,
Memphis, Tenn.
Representative.

Frank Hanson,
Dallas, Texas.
Representative.

Dr. A. J. Minx,
Parkersburg, W. Va.
Representative.

James Fullam,
Buckley, Wash.
Representative.

Lucy D. Kesten,
Wilwaukee, Wis.
Representative.

The Chariot

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

R. H. Gerard, M. D.……….Supreme Chief
Jno. C. Snyder……………Supreme Scribe
S. E. Voris……Supreme Keeper of Tribute
J. F. Davidson, M. D…Sup. Medical Examiner

GILBERT HOWELL………………Editor
Crawfordsville, Indiana

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TYPOGRAPHICAL UNION LABEL CRAWFORDSVILLE

JULY, 1916

While you are insurable is the time to take membership in Ben-Hur.

The first application written under the new Term Certificate to age 65, Table 4, was secured by Brother J. J. Duby for Court No. 522 of Chicago, Illinois, for $1,000, the certificate being No. 369031, issued under date of June 10, 1916, to Brother Shields C. Colgrove. Brother Duby is one of Brother H. J. McGinnis' efficient field workers and has charge of a district in Northern Illinois.

The Editor has watched with much interest for the past few months the friendly rivalry between Star of Bethlehem Court No. 37 of Buffalo, N. Y., and Ben-Hur Court No. 15 of Ft. Wayne, Ind., and with Kentucky Court No. 11 of Louisville, Ky., and Portsmouth Court No. 109 of Portsmouth, Ohio, each following closely in the contest for supremacy.

As will be noted from the Roll of Honor in this issue of The Chariot, Ben-Hur Court No. 15 has forged ahead and are now above the 1,300 mark, whilst Star of Bethlehem Court No. 37 is above the 1,500 mark; Kentucky Court No. 11 has 1,057, and Portsmouth Court No. 109 has 1,023 beneficial members. The members of the above Courts have promised their best efforts to procure new members for their respective Courts. We are anxious to know what the standing will be at the close of the year 1916.

Group Picture of the Delegates and Visitors to the Tent

My Dream of Heaven

Bob Taylor in his own inimitable way has so beautifully expressed his dream of heaven that we are pleased to reproduce it for the benefit of our readers:

"What Heaven is I know not; but I long have dreamed of its purple hills and its fields of light, blossoming with immortal beauty; of its brooks of laughter and its rivers of song and its palaces of eternal love. I long have dreamed that every bird which sings its life out here on earth, may sing forever there in the tree of life, and every consecrated soul which suffers the pains of this world may rest among the flowers of Heaven and live and love forever. I long have dreamed of opal towers and burnished domes; but what care I for gates of pearl, or streets of gold, if I can but meet the loved ones who have loved and blessed me here on earth; see the glorified faces of father and mother and the little baby brother who died among the bursting buds of hope, and take in my arms again my own darling baby who fell asleep ere her little tongue had learned to lisp, 'Our Father Who Art in Heaven'. What care I for crown of stars and harp of gold, if I can love and laugh and sing with my loved ones forever, in the smile of my Saviour and my God."

The Battles Mothers Fight

When was there a generation since boys were born that women did not also go to war? Never a bayonet lunged into the breast of a soldier that had not already cooled its hot wrath in the heart of a mother. While the soldier has fought through one battle, the mother has wandered over a score of slaughter fields, looking for his mangled body. He sings and plays the rough games of out-door men in camp for a month, and then goes out to fight for a month, and then goes out to fight one skirmish. But every day and night of the thirty the mother has waked through a hundred alarms that never were. She has watched on the lonely picket post. She has paced the sentry beat before his tent. She has prayed beside him while he slept. The throbs of her heart have been the beads of her rosary. If a mother should write her story of the war she would pluck a white hair from her temple and dip the living stylus into the chalice of her tears to write the diary of the weary, lonely days upon her heart.—*Robt. J. Burdette.*

It is well to exercise your rights, but don't work them to death.

The fraternal certificate soothes the widow's sorrow and comforts the fatherless children.

Action Upheld

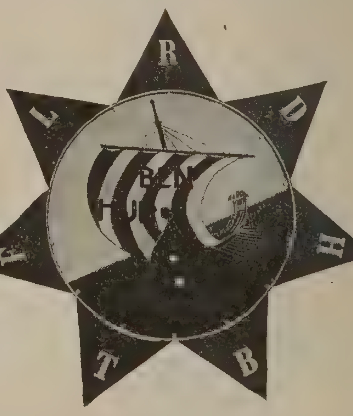
The highest judicial tribunal in the land—the court of last resort—the Supreme Court of the United States, has again decided that a fraternal insurance society has the right to increase the amount of assessments to be paid by its members. It will be remembered that a similar ruling was made by this court in the case of the *Royal Arcanum vs. Green.* The following Washington dispatch will be read with interest by all:

"Washington, D. C., June 12.—The right of the supreme lodge Knights of Pythias under its constitution to rerate members in 1910 with a resulting increase in dues for 'fourth class members' was sustained today by the Supreme Court. The court set aside a judgment awarded S. Mim by Texas courts, a fourth class member, who objected to the increased dues and who sued to recover all he had ever paid the lodge as dues."

The exhibition drill given by the Ladies Drill Team of Tirzah Court No. 3 of Mason City, Iowa, at the Supreme Meeting Wednesday evening June 7, was a fitting climax to the very successful meeting of the Supreme Body. Those who had the pleasure of witnessing the exhibition drill could scarcely believe that their proficiency had been attained within one year of work. The various evolutions were given with a precision that brought forth repeated applause. Prior to their coming to Crawfordsville, and under the direction and supervision of Sister Gertrude Wilds, the team gave various entertainments, socials, food sales, etc., whereby they could accumulate a sufficient fund to defray their expenses from Mason City, Iowa, to Crawfordsville and return, and their loyalty and devotion to Ben-Hur is beyond question. Sister Wilds, who has been their captain and manager and is the deputy for Tirzah Court, well deserves the merited praise given her as well as each member of the Drill Team. We give on another page of this issue of The Chariot a half-tone of this splendid Drill Team.

We are pleased to give in this issue of The Chariot the report of the Gerard Memorial Committee, as prepared and presented by Brother Ed O. Peets of Cleveland, Ohio, who is a member of the committee. The chairman of the committee, Rev. W. H. Kerr, was not present at the time the report was called for.

The electric sign below is one of the most attractive the Supreme Tribe has ever offered to the Courts. It is forty-six inches in diameter and is fitted with electric light and cord, the galley being painted in the colors of the Order and the transparency gives a most beautiful effect and can be used either inside or outside. By purchasing a number of these beautiful and attractive signs at one order, the Supreme Tribe has been able to procure a remarkably low price and offers the sign complete for $15. Orders should be sent to Brother John C. Snyder, Supreme Scribe, Crawfordsville, Ind., cash or check to accompany the order.



The Supreme Tribe feels under many obligations to Mrs. Ruby Baker of Decatur, Indiana, for the readings given, also to Miss Naomi Voris of Crawfordsville, Ind., and Miss Laura Roberts of Rochester, N. Y., for the vocal selections rendered during the Supreme meeting, Brother Ed O. Peets of Cleveland, Ohio, and all the musicians and speakers and others who contributed to make the Tenth Regular Session of the Supreme Tribe such a success. To each and all, the Supreme Officers express their thanks and approbation.

"There is no need to worry. When God shuts a door, He opens a window." A world of sunshine and hope is epitomized in this Italian proverb.

Tenth Session

The Tenth Regular Session of the Supreme Tribe was in many respects, considered the most important session the Society has ever held. It is true the session of 1908 was an important meeting, as it was at that session the Founder of the Order, David W. Gerard, decided it was necessary for the Society to adopt adequate rates, if it was to continue in business; and therefore it was upon his recommendation Class B was established at that time, and all members admitted to the Society since July 1, 1908, have been upon adequate rates, as determined by the National Fraternal Congress Table of Mortality, and from an actuarial standpoint these will be adequate for all time to come.

The importance of this Tenth Session is manifest in the fact that the old Class A members, who were upon an inadequate rate, have been well cared for and a most wise provision made for them whereby they may be enabled to continue their protection without great hardship, and yet each will have complied with the statutes of the various States wherein the New York Conference Bill, or other laws affecting Fraternal Societies, require adequate rates.

As will be noted from the Extracts of the Laws given on another page of this issue, provision has been made that where members above fifty-five years of age wish to transfer from Class A to Class B, they are privileged so to do without medical examination, and have the privilege of paying in cash only one-half the monthly payment, the other one-half of their monthly payments to be charged back against the face of the certificate with four per cent. interest. No medical examination is required and the transfer is made free of cost upon application to be made in writing upon the blanks furnished by the Supreme Tribe.

Another important provision of the law, as adopted, is the issuing of Term Certificate to age 65. This Term Certificate carries with it physical disability benefits upon a very liberal proposition. The new laws have also widened the scope of those who may be named as beneficiaries, and the wise provision has been made that when the beneficiaries named in the certificate may have died and the member has no relative to whom he wishes the benefits paid, such a member can then have the privilege of naming some charitable institution which has been duly incorporated, as his beneficiary, thereby providing comforts for his old age.

The prohibited occupations have been expressly designated and will save much confusion regarding admission to membership, and also correctly define the kind of employment which is considered hazardous and consequently prohibited, and should a member now holding a certificate engage in any of these prohibited occupations as listed in the law, such member will forfeit his certificate. As the list is correctly set out in another column of this issue of The Chariot, it is important that our members become familiar with the same.

Miss Anna Begeman

Many who attended the last Supreme Session will be grieved to learn of the passing away of Miss Anna Begeman, who for several years was assistant to the Supreme Medical Examiner in the Supreme Office, and will be remembered by many of the members. She was a professional nurse previous to entering the Supreme Office, having administered in her profession to the founder of the Order, the late David W. Gerard, and it was during this period that the bond of friendship and love became strengthened and since that time she was a companion to Mrs. D. W. Gerard.

Miss Begeman was of an unassuming character, modest and retiring, and her fortitude and smile of gladness during the last few months were characteristic of her life. We give herewith the beautiful quotation from Victor Hugo, which was a favorite with her:

"I feel in myself the future life. Winter is on my head, but eternal spring is in my heart. The nearer I approach the end the plainer I hear around me the immortal symphonies of the worlds which invite me. It is marvelous yet simple. It is a fairy tale, and it is history. For half a century I have been writing my thoughts in prose and verse, history, philosophy, drama, romance, tradition, satire, ode and song—I have tried all, but I feel I have not said the thousandth part of what is in me. When I go down to the grave I can say like so many others, 'I have finished my day's work', but I cannot say, 'I have finished my life.' My day's work will begin again the next morning. The tomb is not a blind alley; it is a thoroughfare. It closes on the twilight to open with the dawn."

Miss Begeman's death, which occurred Tuesday morning June 20, was peaceful and like the going out of a candle. At her bedside when she fell asleep were her two sisters and a brother. She was laid to rest in Oak Hill Cemetery, the employes of the Supreme Office assisting during the last sad rites.

Florida's Delightful Summer Climate

Dear Editor: Several months ago I wrote a small article from Palmetto, Florida, which you placed in The Chariot. Since then letters are coming to me from all parts of the United States from brothers and sisters of the Tribe of Ben-Hur, asking if a white man can live in Florida in the summer, and are the flies and insects so bad that it would be impossible to live here.

Let me say, through your valuable paper, for the benefit of all brothers and sisters in the different States, I am a white man and have lived in the State of Florida four years, and I have never found the summers over 96 degrees. There is always a cool breeze from the Gulf of Mexico and the Atlantic Ocean. We sleep under a quilt in summer, have very few flies and other pests, except during tomato gathering, when there are plenty of gnats. Not nearly so many flies nor mosquitoes as I found at my old home, Princeton, Ind.

We have the finest year-round climate in the world; no sun strokes. The United States Weather Bureau gives the record of temperature at the points of Florida, the standard temperature of the State: The number of days over 90 degrees in summer, Jupiter 19 days, Titusville 24 days and Key West 5 days. Several Northern States exceed one hundred days. Denver, 24 days; Dodge City, Kansas, 60 days; St. Louis, 30 days; Red Bluff, Cal., 69 days; Keeler, Colo., 66 days; Kearney, Neb., 23 days; Keokuk, Iowa, 28 days; Fresno, Cal., 88 days; Fort Smith, Ark., 51 days, and Cincinnati, Ohio, 24 days. The above information will be a surprise to many of the brothers and sisters. Bear in mind this was not manufactured in Florida, but is the actual truth.

We can grow from three to four crops here in one year and work out every working day and enjoy life in this salt-laden breeze, which is cool and refreshing the hottest days.

H. E. Brown, Palmetto, Fla.

CRAWFORDSVILLE IND.

egular Session of Supreme Tribe of Ben-Hur, June, 1916

"Ben-Hur Beech" Gavels

The famous "Ben-Hur Beech Tree", under which General Lew Wallace wrote most of the book Ben-Hur, has been cut into two hundred gavels, and these can be procured by ordering from Claude Crist, Crawfordsville, Ind.; price $1. The light wood retains a high polish and makes a most attractive and useful souvenir of this famous tree.

If the wife of the prospective member understands the nature of the fraternal certificate and its benefits, no opposition will be encountered from her in securing the new member. Misunderstandings are usually at the basis of opposition.—*Fraternal Monitor.*

Change of Address

To The Chariot, Crawfordsville, Ind.

Kindly change my address from..

....

To..

....

I am a member of..................................Court No. ....

Located at..

State of.......................

....

(Name of Member.)

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of May, 1916.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1562**
2	Palestine No. 2, Olean, N. Y.	388
3	Edw. Lauterbach, 84, New York, N. Y.	384
4	Genessee Valley, 18, Rochester N.Y.	253
5	Jefferson No. 24 Watertown, N. Y.	196
6	Electric City, No.75, Schenectady, N.Y.	136
7	Olean, No. 43, Olean, N. Y.	130
8	Ithmar No. 1, Auburn, N. Y.,	119
9	Arrius, No. 9, Geneva, N. Y.	115

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1304
2	Balthasar No. 9, Crawfordsville, Ind.	941
3	Simonides No. 1, Crawfordsville, Ind.	767
4	Crescent City No. 122, Evansville, Ind.	733
5	Esther No. 4, Terre Haute, Ind.	645
6	Marion No. 48, Marion, Ind.	530
7	Princeton No. 43, Princeton, Ind.	400
8	Malluch No. 45, Vincennes, Ind.	377
9	Vigo No. 126, Terre Haute, Ind.	348
10	Washington, 169, Washington, Ind.	341
11	Wabash No. 23, Wabash, Ind.	321
12	Huntington No. 68, Huntington, Ind.	320
13	Beech Tree No. 211, South Bend, Ind.	315
14	Kendallville No. 20, Kendallville Ind.	312
15	Star No. 277, Indianapolis, Ind.	295
16	Castalia No. 13, Muncie, Ind.	293
17	Aldebaran No. 16, Peru, Ind.,	280
18	Logansport No. 233, Logansport, Ind.	271
19	Elkhart No. 72, Elkhart, Ind.	268
20	Orontes No. 77, Shelbyville, Ind	267
21	South Bend, No. 41, South Bend, Ind	263
22	Kokomo No. 33, Kokomo, Ind	252
23	Queen City, No. 153, Marion, Ind.	245
24	Evening Star, No. 231, Evansville, Ind.	239
25	Columbia City 92, Columbia City, Ind.	236
26	Decatur No. 156, Decatur, Ind.	230
27	Oolitic, No. 54, Bedford, Ind.	228
28	Isis No. 32, Anderson, Ind.	227
29	Germania No. 165, Evansville, Ind.	215
30	Maple City No. 125, LaPorte, Ind.	213
31	Antioch No. 12, Garret, Ind.	208
32	Chariot No. 38, Lafayette, Ind	207
33	Richmond, No. 42, Richmond Ind.	199
34	Boonville No. 59, Boonville, Ind.	198
35	Rigel No. 86, Michigan City, Ind.	186
36	Vincennes No. 243, Vincennes, Ind.	176
37	Bismarck No. 134, Terre Haute, Ind.	173
38	Corydon, No. 184, Corydon, Ind	172
39	Greencastle No. 102, Greencastle, Ind.	161
40	Harmony No. 304, Logansport, Ind.	157
41	Evansville No. 10, Evansville, Ind.	156
42	Posey No. 105, Mt. Vernon, Ind.	144
43	Sandborn No. 67, Sandborn, Ind	138
44	Owensville, No. 104, Owensville. Ind.	135
45	Hartford City, 36, Hartford City, Ind.	130
46	Progressive No. 166, Hammond, Ind.	123
47	Jewel No. 334, Michigan City, Ind.	123
48	Frankfort No. 2, Frankfort, Ind.	122
49	Freelandville No.91, Freelandville, Ind.	111
50	French Lick No. 200, French Lick, Ind.	108
51	Bluffton, No. 7, Bluffton, Ind.	101
52	Grandview, No. 150, Grandview, Ind.	101
53	Faith No. 316, Evansville, Ind.	101

Kentucky

1	Kentucky No. 11, Louisville, Ky.	1057
2	Jehovah No. 4, Louisville, Ky.	403
3	Ludlow No. 9, Ludlow, Ky.	304
4	Covington No. 2, Covington, Ky.	188
5	Newport No. 1, Newport, Ky.	163
6	Ilderim No. 14, Louisville, Ky.	149
7	Mizpah No. 8, Bellevue, Ky.	115

Ohio

1	Portsmouth No. 109, Portsmouth, O.	1023
2	Ilderim, No. 1, Dayton, O.	628
3	Forest City No. 15, Cleveland, O.	581
4	Esther No. 4, Hamilton, O.	429
5	Crockery City No. 111, E. Liv'r'l, O.	358
6	Washington No. 43, Toledo, O.	349
7	Canton No. 57, Canton, O.	312
8	Lew Wallace No. 189. Dayton, O.	304
9	Lincoln No. 23, Lima, O.	292
10	Ben-Hur No. 7, Findlay, O.	290
11	Springfield No. 31, Springfield, O.	274
12	Toledo No. 34, Toledo, O.	237
13	Balthasar No. 3, Cincinnati, O.	228
14	Mars No. 151, Cincinnati, O.	194
15	Aldebaran No. 14, Youngstown, O.	191
16	Butler No. 99, Hamilton, O.	172
17	Eros No. 5, Mt. Vernon, O.	167
18	Ithamar No. 8, Marion, O.	158
19	Bellefontaine No. 12, Bellefontaine, O.	154
20	Alpha No. 51, Newark, O.	154
21	Liberty No. 70, Cumminsville, O.	139
22	Sidney, No. 19, Sidney, O.	124
23	Star of Valley No. 113, Wellsville, O.	116
24	Cincinnati No. 56, Cincinnati, O.	110
25	Putnam, No. 62, Columbus Grove, O.	106
26	Victory No. 176, Cincinnati, O.	105

Illinois

1	Triumph No. 17, Decatur, Ill.	712
2	Ithamar No. 1, Danville, Ill.	601
3	E. St. Louis No. 136, E. St. Louis, Ill.	458
4	Caledonia No. 59, Urbana, Ill.	452
5	Valhalla No. 63, Chicago, Ill.	354
6	Mira No. 97, Mt. Carmel, Ill.	291
7	Balthasar No. 2, Champaign, Ill.,	279
8	Friendship No. 61, Chicago, Ill.	276
9	Damascus No. 41, Springfield, Ill.	269
10	Galesburg No. 50, Galesburg, Ill.	262
11	Lawrenceville, 86, Lawrenceville, Ill.	257
12	Olney No. 12, Olney, Ill.	244
13	Castalia, No. 154, Joliet, Ill.	242
14	Fox River No. 508, Aurora, Ill.	225
15	Danville No. 474, Danville, Ill.	223
16	Melchior No. 27, Charleston, Ill	220
17	Granite No. 144, Granite City, Ill.	219
18	Metropolis No. 181, Metropolis, Ill.	218
19	Miriam No. 11, Kensington, Ill.	217
20	Harrisburg No. 116, Harrisburg, Ill.	203
21	Waukegan No. 76, Waukegan, Ill.	200
22	Mt. Vernon No. 115, Mt. Vernon, Ill	194
23	Mizpah No. 7, Rockford, Ill.	181
24	Grayville No. 28, Grayville, Ill.	180
25	Pullman No. 42, Pullman, Ill	178
26	Linne No. 262, Rockford, Ill.	159
27	Garfield No. 64, Chicago, Ill.	153
28	Auburn No. 49, Auburn Park, Ill.	150
29	Kankakee No. 91, Kankakee, Ill.	141
30	West Salem No. 31, W. Salem, Ill.	139
31	Paris No. 4, Paris, Ill.	137
32	Chicago No. 15, Chicago, Ill.	136
33	Fairfield No. 101 Fairfield, Ill.	135
34	Egyptian No. 56, Carmi, Ill.	135
35	Superior No. 372, South Chicago, Ill.	135
36	Litchfield No. 169, Litchfield, Ill.	133
37	Columbia No. 74, Chicago, Ill.	133
38	Kewanee No. 258, Kewanee, Ill.	132
39	Cairo No. 171, Cairo, Ill.	130
40	Voduany No. 333, Chicago, Ill	129
41	Chicago No. 66, South Chicago Ill.	126
42	Robinson No. 48, Robinson, Ill.	125
43	Effingham No. 36, Effingham, Ill	120
44	Decatur No. 243, Decatur, Ill.	117
45	St. Joseph No. 3, St. Joseph, Ill.	107
46	Madison No. 200, Madison, Ill.	107
47	Germania No. 82, Chicago, Ill.	104
48	F. L. Riegr, No. 281, Chicago, Ill.	102
49	Mt. Carmel No. 453, Mt. Carmel, Ill.	100
50	Cesky Vlastence, 102, Chicago, Ill.	100
51	K.J. Poniatowski, No. 240, Chicago, Ill.	100

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	678
2	Lincoln No. 118, Lincoln, Neb.	374
3	Mecca No. 13, Omaha, Neb.	357
4	Harmony No. 28, Ord, Neb.	188
5	Arrius No. 32, Scotia, Neb.	142
6	York No. 61, York, Neb.	135
7	Stanton, No. 10, Stanton, Neb.	121
8	Fullerton No. 6, Fullerton, Neb.	116
9	North Nebraska No. 9, Norfolk, Neb.	116
10	Ilderiam No. 18, Columbus, Neb.	112
11	Osceola No. 39, Osceola, Neb.	110
12	Esther No. 21, David City, Neb.	109
13	Omaha No. 110, Omaha, Neb.	103

Iowa

1	Melchior No. 8, Waterloo, Ia.	581
2	Aldebaran No. 12, Cedar Rapids, Ia.	483
3	Tirzah No. 3, Mason City, Iowa	429
4	Roman No. 98, Sioux City, Ia.	255
5	Cedar Rapids, No. 65, Cedar Rapids, Ia.	214
6	Jewel No. 2, Council Bluffs, Ia.	210
7	Ben-Hur No. 15, Oskaloosa, Ia.	153
8	Banner No. 29, Sioux City, Ia.	149
9	Unity No. 54, Marshalltown, Ia.	136
10	Clinton No. 28, Clinton, Ia.	129
11	Star, No. 41, Creston, Ia.	109

Missouri

1	Carnation No. 7, Kennett, Mo.	492
2	Century No. 26, St. Louis, Mo	316
3	Morehouse No. 10, Morehouse, Mo.	199
4	Independence No. 159, Dexter, Mo.	196
5	Sikeston No. 9, Sikeston, Mo.	193
6	Simonides No. 61, St. Louis, Mo.	142
7	Benton No. 143, St. Louis, Mo.	138
8	Lone Rock, No. 156, Chaffee, Mo.	121
9	Sedalia No. 39, Sedalia, Mo.	101

Tennessee

1	Usona No. 36, Memphis, Tenn.	472
2	Jere Baxter No. 12, Nashville, Tenn.	210

Pennsylvania

1	Keystone No. 1, Bradford, Pa.	429
2	Pioneer No. 42, Scranton, Pa.	407
3	Lew Wallace No. 17, Meadville, Pa.	300
4	Harmony No. 43, Sharon, Pa.	243
5	Ben Franklin, 97, Philadelphia, Pa.	225
6	New Kensington, 11, N. Kensington, Pa.	225
7	Arrius No. 4, Braddock, Pa.	218
8	Rigel, No. 9, Newcastle, Penn.	206
9	Trevyline No. 12, Jeannette, Pa.	187

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	381

Washington

1	Tacoma No. 2, Tacoma, Wash.	304
2	Oriental No. 6, Seattle, Wash.	131
3	Ben-Hur No. 3, Bellingham, Wash.	112
4	Purity, No. 13, Buckley, Wash.	108

Texas

1	Lone Star No. 1 Ft. Worth, Tex.	250
2	Simonides No. 11, Marshall, Tex.	215
3	Arrius No. 68, Wichita Falls, Tex.	198
4	Tirzah No. 10, Dallas, Tex.	195
5	Greenville No. 39, Greenville, Tex.	180
6	Ithamar No. 3, Cleburne, Tex.	165
7	Ben-Hur No. 5, Houston, Tex.	131
8	Denison No. 94, Denison, Tex.	107

Michigan

1	Fort No. 130, Detroit, Mich.	231
2	Queen No. 43, Battle Creek, Mich.	214
3	Kalamazoo, No. 4, Kalamazoo, Mich.	171
4	Cadillac No. 44, Detroit, Mich.	170
5	Ben-Hur No. 1, Flint, Mich.	147
6	Ilderim No. 9, Jackson, Mich.	130
7	Peerless No. 100, Lansing, Mich.	113
8	Mars No. 31, Bay City, Mich.	106
9	State No. 150, Detroit, Mich.	104
10	Amrah, No. 54, Muskegon, Mich.	102

District of Columbi

1	Washington No. 1, Washington, D. C.,	225

Arkansas

1	Esther No. 3, Jonesboro, Ark	224
2	Egyptian No. 4, Paragould, Ark	207
3	Century No. 10, Wynne, Ark	122
4	Tirzah, No. 32, Truman, Ark	109

California

1	Simonides No. 4. Los Angeles, Cal.	181
3	Los Angeles, No. 19, Los Angeles, Cal.	150
2	Live Oak No. 32, Oakland, Cal.	108

Oregon

1	Ben-Hur No. 9, Portland, Ore	170

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	161

Oklahoma

1	Oklahoma No. 1, Oklahoma City, Okla.	144

New Jersey

1	Progress No. 6, Paterson, N. J.	139

Louisiana

1	Star of Bethlehem No. 6, New Orleans	132
2	Evangeline No. 10, Patterson, La.	109

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	125
2	Maryland No. 1, Baltimore, Md.	123
3	Highland, No. 3, Highlandtown, Md	120

Virginia

1	Staunton No. 3, Staunton, Va.	115
2	Roanoke No. 4, Roanoke, Va.	111

Alabama

1	Gulf City, No. 9, Mobile, Ala.	112

Colorado

1	Pueblo No. 11, Pueblo, Colo.	111

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Tables 1 and 4, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

AGE	Table 1	Table 2	Table 3	Table 4
18	$ 67	$1 00	$1 05	$ 91
19	68	1 02	1 07	92
20	69	1 04	1 09	94
21	70	1 07	1 12	96
22	71	1 09	1 15	98
23	72	1 12	1 18	1 00
24	74	1 15	1 22	1 02
25	76	1 19	1 26	1 04
26	78	1 22	1 30	1 07
27	80	1 26	1 34	1 09
28	82	1 30	1 38	1 12
29	83	1 34	1 43	1 15
30	85	1 39	1 48	1 18
31	87	1 44	1 53	1 21
32	89	1 49	1 58	1 24
33	91	1 54	1 64	1 28
34	94	1 59	1 70	1 32
35	97	1 64	1 77	1 36
36	1 00	1 71	1 84	1 40
37	1 02	1 78	1 92	1 44
38	1 04	1 84	1 99	1 48
39	1 07	1 91	2 07	1 53
40	1 10	1 99	2 16	1 58
41	1 13	2 07	2 25	1 64
42	1 17	2 15	2 35	1 69
43	1 21	2 25	2 46	1 75
44	1 24	2 35	2 57	1 81
45	1 27	2 45	2 70	1 88
46	1 32	2 56	2 83	1 94
47	1 37	2 68	2 96	2 02
48	1 41	2 80	3 10	2 09
49	1 46	2 93	3 26	2 17
50	1 51	3 06	3 42	2 26
51	*	3 21	3 60	2 35
52	*	3 37	3 79	2 44
53	*	3 54	4 00	2 54
54	*	3 72	4 22	2 65
55	*	3 91	4 46	2 76
56	*	4 14	4 76	†
57	*	4 44	5 15	†
58	*	4 80	5 66	†
59	*	5 20	6 33	†
60	*	5 62	7 19	†
61	*	6 06	‡	†
62	*	6 52	‡	†
63	*	7 00	‡	†
64	*	7 50	‡	†
65	*	8 01	‡	†
66	*	8 54	‡	†
67	*	9 11	‡	†
68	*	9 73	‡	†
69	*	10 40	‡	†
70	*	11 14	‡	†

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*Not admitted after 50 years of age.
†Not admitted after 55 years of age.
‡Not admitted after 60 years of age.

Certificates will be issued for $250, or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Tables 1 or 4 Term to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

Delivered TO YOU FREE
A sample 1916 model "Ranger" bicycle, on approval and 30 DAYS TRIAL.
Write at once for large illustrated catalog showing complete line of bicycles, tires and supplies, and particulars of most marvelous offer ever made on a bicycle. You will be astonished at our low prices and remarkable terms.
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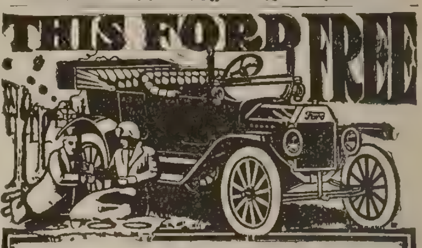

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Just Your Name
Let me GIVE YOU one of my brand new, never-used latest model Ford Touring Cars, absolutely free of charge to you. I've given dozens of them—you might as well get yours. Send me your name on a postcard saying: "I want you to send me one of your free Fords."
RHOADS AUTO CLUB
962 Harrison St. Topeka, Kansas

TRIBE OF BEN-HUR REMINDER

Monthly Payment and Extra Assessment No. 32

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of July, 1916, together with Extra Assessment No. 32 for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

Class B members are exempt from the above Extra Assessments called, only Class A members whose certificates were issued prior to July 1, 1908, are subject to these Extra Assessments.

In event of your failure to pay the monthly payment, and extra assessment you will stand suspended, without further notice, as provided by our Laws.

The members of Class A whose certificates were issued before January 1, 1898, may have this Extra Assessment No. 32 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1898, and June 30, 1908, and numbered from No. 19628 to No. 199999, will be required to pay this Extra Assessment **in cash,** as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in cash, as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribe of each local Court has been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments **in cash,** and these lists must be preserved for the future use of the Scribe.

Extra Assessments Nos. 33 and 34 for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of August, 1916, together with the regular monthly payment due for that month.

The members of Class A whose certificates were issued before January 1, 1898, may have said Extra Assessments Nos. 33 and 34 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1898, and June 30, 1908, and numbered from No. 19628 to No. 199999, will be required to pay these Extra Assessments Nos. 33 and 34 IN CASH, together with their regular August monthly payment, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Fraternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.
July 1, 1916, Crawfordsville, Ind.

Extracts, Supreme Officers' Reports

CONTINUED FROM PAGE FIVE

tory. We have today over 100,000 beneficial members in good standing, and there has been a material decrease in the amount of deficiency.

"Despite our efforts to take care of the old members in Class A, the work has been greatly hampered by a large proportion of the members of this Class who have refused to allow the Supreme Officers or their representatives to advise them as to their best interests.

* * * *

Our Field Force.

"To the great band of loyal field workers, many of whom have been with the Society a number of years, belongs very largely the credit of the splendid growth of the Society through the trying years through which we have gone. To our State Managers, in particular, I desire to express the appreciation of the Supreme Officers for their unwavering loyalty and business management.

"The Society not only owes a great debt to its paid field workers, but, also, to the Scribes of our Courts, many of whom work for little or no compensation, and who, on account of loyalty and sympathy for their members, often advance monthly payments in the vain hope that some day the members will make good the shortage; and finally, to that great band of loyal members who work without hope of compensation, but give their services for the sheer love of giving and the advancement of the cause, I desire to pay a special tribute. * * * *

The Future.

"As a part of the great beneficiary system of America, it is our duty as true fraternalists, not only to get our own house in order, but to assist other societies in handling the great problems which confront them. Every fraternal organization, organized prior to 1910, has had some problems to deal with that our Society has encountered. No two societies have handled these problems in the same way, and yet most of them have made marked improvement. Our greatest pity should be extended to those societies which, through their managing officers and directors, have tried to acquaint their memberships with the truth and get on a more permanent basis, but which are so democratic in their form of government and method of representation to their supreme, or national, meetings, that the vote of the lay members who make up the great body of their delegates, and who, for the most part, are not versed in the underlying principles of insurance and the various laws and court decisions which affect their respective societies, defeat the proposed plans for improvement which are presented from time to time at their national meetings by their superior officers.

"The future of our own Society is assured, for we have done, not only the things we should have done for future permanency, but we have taken the needed steps in time, and now stand without a peer in the fraternal world."

R. H. Gerard,
Supreme Chief.

Extracts, Supreme Medical Examiner's Report

"I am glad to state, as has been said before, that our Order has never merged with any other order or lodge, but every member secured for Ben-Hur has been admitted upon the same terms, viz.: a strict medical examination by the local medical examiner, and consequently our Order is today a clean Order. It has never adopted any unfair methods and it has never tried to build itself up at the expense of others, but has attended strictly to its own business. From the beginning it has been my good fortune to be trusted by the membership with the active management of the Medical Department, and I am therefore in a position to assure our membership that from the enrollment of the first certificate, dated the 5th day of April, 1894, up to the present time, we have filed away in our boxes the original applications, properly stamped, approved and endorsed by the proper officials, and so long as the above business policy is pursued, the Tribe of Ben-Hur is absolutely safe and will continue to be able to fulfill every contract made with its membership and pay every just claim in full. We feel that the future has wonderful things in store for us. It will not be a question as to how many new members we can enroll each year, but that which most concerns us is the quality of the membership and not the quantity. This Society is in position to demand for the future even more vigorously than in the past, that its membership shall be composed only of the best people, morally and physically, in every community in which the Order is doing business.

"The members should guard well our portals. We must insist on a strict investigation into the character and social standing of our membership and also upon a strict medical examination, and accept none but those who are fit subjects for our Order. This Society is not a temporary organization and we trust that the membership will join with the managers in making it one of the best, if not the best, fraternal order in this whole country.

* * * *

Our Medical Examiners.

"We feel that we can congratulate ourselves upon the fact that we number among our medical examiners some of the best men of our profession. The small fee that has been paid by the different fraternal societies has always been an embarrassing question in my former reports, but with our laws as they now are, it leaves the amount to be charged to the local medical examiner and with such an arrangement we feel that we are in a position to demand a careful and thorough examination of every applicant. None of our local examiners have occasion now to complain of the fee, which is a great satisfaction to us and we trust it will be to them.

"We have particularly emphasized, from time to time, the responsibility resting upon our examiners and I believe that the profession in general realizes that an examination for a fraternal order is of as much importance now as is the examination of any Old Line Company.

"Many of our professional brethren have been imposed upon by irresponsible deputies, but we feel that their day is past. With the assistance of our local medical examiners we have been able to dispose of many dishonest deputies by reason of the examiners reporting what the deputies would want them to do in trying to put bad risks upon the Society. There is no physician but who realizes that he must do a straightforward business if he wishes to stand well in the profession, for any careless, wilful disregard of duty on the part of any local examiner will very soon be found out and when found, we do not hesitate to cancel his commission, which is always an unpleasant duty, but one that is promptly done when the occasion requires such action.

"We must rely largely upon our local examiners in aiding us in keeping out bad risks. I do not feel that we can be too strict in selecting our subjects and appeal to our medical examiners for a continuance of the faithful performance of their duties as examiners and remember their obligation when admitted to our Order—that we are only to extend our benefits to worthy applicants and to be ready to protect our Society from all unworthy ones.

* * * *

Conclusion.

"In closing my report, I wish to impress upon the Courts the importance of their duty in assisting us in carefully protecting our Order. It would be marvelous, indeed, if a Supreme Medical Examiner could do his whole duty and escape criticism from those who are rejected from good cause. Their rejection carries with it more or less disappointment and either the applicant or his friends write us of their social standing and of what great value they would be to the Order, but, as we have said before, social standing of an applicant does not furnish the requirements to admit them to membership in the beneficiary department of the Tribe of Ben-Hur.

"My department is sometimes criticised for being too strict in the selection of risks, but my only reply is that if we would take all applications that come to this office, no actuary could give an adequate rate to carry out the contracts. We now have adequate rates but with adequate rates we must have adequate risks and the Tribe of Ben-Hur must build its membership from adequate risks.

"As Supreme Medical Examiner I wish to express my appreciation to the field men and Scribes for the many courtesies received from them in aiding me in the discharge of my duties. * * * *

J. F. Davidson, M. D.,
Supreme Medical Examiner.

Extracts from the New Laws

We give herewith a few of the most important provisions of the Laws, Rules and Regulations as amended at the Tenth Regular Session of the Supreme Tribe:

Document No. 58 contains the amendment to Section 92 and from which we take the following:

Section 92. * * * * Contributions from members holding certificates in Class B over and above the requirements for yearly mortality on account of the protection carried by such members, as determined by valuation on the basis of the National Fraternal Congress Table of Mortality and Fraternal Disability Experience and four per cent. interest, shall not be used for the payment of current claims, on account of protection carried by members in Class A, but shall be set aside for the purpose of maintaining the rate of contribution for the members holding certificates in Class B level and uniform during the period of protection according to the provisions for benefit in the said Class B: Provided, that the fund from contributions of members holding certificates in Class A, as set forth and described in these Laws, shall not be used for the payment of current claims on account of the protection carried by members holding certificates in Class B; provided further, that such portion of contributions from Class B members, which under this Section is set aside for the purpose of maintaining the rate of contributions from members in Class B level and uniform during the period of protection, together with accretions from interest, amounts transferred with transferring members and from all other sources, was intended to be held as a trust fund by the Society for that purpose, and such is now declared to be the true intent, purpose and meaning of said Section.

The interest and share of each and every Class A member in the Emergency Fund of Class A transferring or transferred to Class B shall be transferred to the Benefit Fund of Class B and the Benefit Fund or any of the assets of Class A shall not be liable for, or be called upon to pay any benefits on account of the death or disability of Class B members, and the Benefit Fund or any of the assets of Class B shall not be used to pay death or disability benefits of Class A members.

The action of the Executive Committee pursuant to the resolutions of said Committee heretofore made transferring with the transferring member of Class A to Class B of his Class A member's share and interest in the Emergency Fund of Class A to the Benefit Fund of Class B and each and every transfer so made is hereby ratified and approved.

Clause C. Members in Class A in good standing on the books of the Supreme Tribe may voluntarily transfer their beneficial membership to Class B, as per Table of Rates given for Class B members, without medical examination, and be entitled to the rate as set forth in the Table for Class B members for Term certificates (Tables 1 and 4), or for Whole Life certificates (Table 2), or for Death and Disability certificates (Table 3), at their attained age at the time of such application for transfer.

Provided, Class A members who desire to transfer to Term certificates as per Table 1 shall not have attained an age older than 50 years for admission to Class B, and provided that Class A members who desire to transfer to Term certificates as per Table 4, shall not have attained an age older than 55 years for their age of admission to Class B, and provided that Class A members who desire to transfer to Death and Disability certificates as per Table 3, shall not have attained an age older than 60 years for their admission to Class B.

It is further provided that Class A members who transfer to Whole Life certificates as per Table 2, or to Death and Disability certificates as per Table 3, or to Term certificates as per Table 4, shall not receive the total disability benefits or partial disability benefits provided for in Sections 98 and 99 of the Laws, Rules and Regulations of the Supreme Tribe of Ben-Hur, unless at the time of such transfer to Class B such transferring member be free and clear of any and all of the physical disabilities and of the partial disabilities on account of which the payment of such benefits is promised.

It is further provided that the rate for members of Class A who transfer their beneficial membership to Class B under either of the specifications as hereinbefore set forth, and whose age of entry to Class B is in excess of 70 years shall be the rate for Class B members as given in the Table of Rates at age 70.

A member of Class A above the age of 55 transferring to Class B at the rate provided for at his attained age for the form of certificate applied for may upon written application be permitted to pay one-half or more of such monthly rate in cash and have the remainder not exceeding one-half of the monthly payment charged against his certificate with interest compounded at the rate of 4 per cent. per annum. In determining the amount due and payable to such member or his beneficiaries under his beneficial certificate in accordance with the terms thereof, or on any account, there shall be first deducted from the face of the beneficial certificate the amount of such charge on account of payments not made in cash, together with 4 per cent. interest from the date of the agreement to the time or times such benefits become due and payable and there shall also be deducted any other benefits theretofore paid. The agreement shall be made upon the forms and blanks furnished by the Supreme Tribe of Ben-Hur.

All such certificates transferred from Class A to Class B as above provided, shall be of an equal or less amount than named in the original certificates and shall be payable to the beneficiary or beneficiaries designated therein when such Class A certificates are transferred. Application for such transfer shall be made only upon the blanks furnished by the Supreme Tribe of Ben-Hur, and upon the surrender of the old certificate for cancellation.

Clause D—Section 92. Whenever in the judgment of the Executive Committee the regular monthly payments or contributions of the members of Class A, together with the funds of said Class A that are available for the purpose of paying the benefits are sufficient to pay the liabilities of Class A in full, then additional monthly payments shall be levied upon and collected from the members of Class A to meet such liabilities and to enable the Society to pay death and disability claims and to maintain said Benefit Fund of Class A.

Clause E. Every Beneficial Member of the Tribe of Ben-Hur and the beneficiary or beneficiaries named in his Beneficial certificate, and every person by law entitled to any benefit or other legal rights from such Beneficial Member, shall be bound by the Laws, Rules and Regulations of the Supreme Tribe of Ben-Hur, in force at the time such member was admitted to the Order and he accepted his Beneficial certificate, and he shall also be bound by any and all changes, alterations and amendments to the Laws, Rules and Regulations of the Supreme Tribe of Ben-Hur, which may thereafter be made or adopted by this association. All Beneficial certificates, or other certificates issued by the Supreme Tribe of Ben-Hur shall at all times be subject to such changes, alterations, amendments and modifications as to terms, monthly payments, assessments, conditions of payments and contingencies in which the same are payable, as such Laws, Rules and Regulations of the Order may from time to time provide, and all after enacted Laws, Rules and Regulations of this Order shall enter into and become a part of all certificates and control the same.

The following extracts are from Document No. 61, Section 95. * * * *

Class B Members.

CERTIFICATE BENEFICIAL MEMBERSHIP.

Term Certificate.

Table 4.

This Certificate, issued by the Supreme Tribe of Ben-Hur, a fraternal beneficial association organized and existing under and by virtue of the laws of the State of Indiana, Witnesseth:

That in accordance with and under the Laws, Rules and Regulations of the Association .... aged ......years, a Court Degree member of .... Court, Number ......, of the Tribe of Ben-Hur, located at ...., State of ...., has been admitted to and is entitled to, all the rights, benefits and privileges and is subject to all the duties, obligations, assessments and penalties of beneficial membership in the Tribe of Ben-Hur, and that induced by the application for beneficial membership and the medical examination furnished by the member in writing, signed by him and by him warranted to be true as written, which application, medical examination and the Laws, Rules and Regulations of the Association in force at the maturity of the contract and this certificate, constitute the contract between said beneficial member and this Association.

The Supreme Tribe of Ben-Hur will, from its benefit fund, pay to ...., bearing the relation to said member of ...., the sum of .... Dollars, upon the death of said member while in good standing as a beneficial member of this Association at any time prior to the anniversary of the sixty-fifth birthday of said member, upon the required proof of death and on the surrender of this certificate, and upon said anniversary birthday this certificate and contract shall immediately cease and determine. And in case of permanent physical disability, as a result of disease or accident while in good standing, a sum shall be paid as set forth and provided in Sections 98 and 99 of the Laws, Rules and Regulations of the Association upon receipt of satisfactory proofs of said disability as required by said Laws, Rules and Regulations. Provided, that such beneficial member shall have in every particular complied with the Laws, Rules and Regulations of the Association now in force or which may hereafter at any time be adopted. And provided, that there has been no breach of the warranties in the application for membership or in the medical examination upon which this beneficial certificate is issued.

In Witness Whereof, the Supreme Tribe of Ben-Hur has caused this Certificate to be signed by its Supreme Chief and Supreme Scribe and its seal to be hereto affixed in the city of Crawfordsville, County of Montgomery and State of Indiana, this ...... day of ...., One Thousand nine hundred .....

R. H. Gerard,
Supreme Chief.

Attest:
John C. Snyder,
Supreme Scribe.

I hereby accept this Certificate upon the terms and conditions therein named and I agree that my rights and the rights of my beneficiary or beneficiaries shall be governed and controlled by the Laws, Rules and Regulations of the Supreme Tribe of Ben-Hur, now in force, or which may hereafter from time to time be adopted.

................Member.

Witness................

We, the undersigned Chief and Scribe of .... Court No. ..... of the Tribe of Ben-Hur, do hereby countersign and attach the Seal of this Court hereto.

Attest: ...... Scribe; ...... Chief.

The signing of this Certificate by the Chief and Scribe of the Court is only for identification as a member of the Court and shall not be construed as affecting in any way the date of the beginning of the contract under this Certificate.

SUICIDE CLAUSE.

If the member named herein, while in good standing commits suicide or dies by his own hand, sane or insane, voluntarily or involuntarily (except when such member has been judicially determined insane by proper court), within one year from the date of this certificate, only one-twentieth of the amount will be paid to the beneficiary; if within two years from the date of this certificate, only one-fifteenth of the amount will be paid to the beneficiary; if within three years from the date of this certificate, only one-tenth of the amount will be paid to the beneficiary, and if within five years from the date of this certificate, only one-fifth of the amount will be paid to the beneficiary.

If after five years of continuous membership, the member named herein commits suicide, while in good standing, the full amount of the certificate will be paid to his beneficiary in accordance with the Laws, Rules and Regulations of the Order.

TRANSFER OF PROTECTION.

The member named herein may transfer the protection provided by this certificate to the Whole Life Table (2) or the Death and Disability Table (3) as provided for by Section 97 of the Laws, Rules and Regulations of the Society, if application for such transfer is made to the Supreme Scribe before the member has attained his or her fifty-fifth birthday.

Such transfer will be made upon the basis of the attained age of the insured and without medical examination or the payment of a certificate fee.

DISABILITY BENEFITS.

Physical Disability Benefits. If the member named herein becomes totally and permanently physically disabled as a result of accident or disease prior to his fifty-fifth birthday, and after this certificate has been in force two years and no less than twenty-four monthly payments have been made hereon, he may surrender this certificate and receive in return therefor one-half of the principal sum in one cash payment.

Partial Disability. If the member named herein, while in good standing, shall suffer the loss of an arm above the wrist, or a leg above the ankle, one-fourth of the amount of this certificate will be paid upon the receipt of satisfactory proof of said disability as set forth in Section 99 of the Laws, Rules and Regulations; and if the member suffers the loss of both arms or both legs, or an arm and a leg, as above, or the loss of both eyes, upon the receipt of satisfactory proof of said disability as set forth in Section 99 of the Laws, one-half of the amount of this certificate will be paid.

All payments made by the Society are conditioned that the member was not engaged in a prohibited occupation at the time of such disability, and has kept this certificate in continuous good standing, and that he has in every way conformed to and abided by the Laws, Rules and Regulations of the Society. * * * *

The following extracts of Laws are from Document No. 67, Section 97, and gives the Tables of Rates for each of the certificates heretofore issued in Class B as well as the New Table No. 4, which is added:

Table of Benefits and Monthly Payments Class B.

Term Certificates to age 60 will be issued on approved applications at the following rates per $1,000, provided the applicants shall not have passed their 50th birthday:

	Term to Age 60 Table 1
16 to 18 years of age..........	$0 67
19 years of age................	68
20 years of age................	69
21 years of age................	70
22 years of age................	71
23 years of age................	72
24 years of age................	74
25 years of age................	76
26 years of age................	78
27 years of age................	80
28 years of age................	82
29 years of age................	83
30 years of age................	85
31 years of age................	87
32 years of age................	89
33 years of age................	91
34 years of age................	94
35 years of age................	97
36 years of age................	1 00
37 years of age................	1 02
38 years of age................	1 04
39 years of age................	1 07
40 years of age................	1 10
41 years of age................	1 13
42 years of age................	1 17
43 years of age................	1 21
44 years of age................	1 24
45 years of age................	1 27
46 years of age................	1 32
47 years of age................	1 37
48 years of age................	1 41
49 years of age................	1 46
50 years of age................	1 51

Table No. 1 gives rates for protection to age 60, when certificate ceases. Provided that the member may voluntarily transfer his membership from the Term Certificate (Table 1) to Whole Life (Table 2) or Death and Disability (Table 3) or Term to Age 65 (Table 4); provided such transfer is made on or before five years prior to the termination of said certificate.

Certificates will be issued for $250, or any multiple of $50 in excess thereof, up to and including $3,000, but in no case will more than $3,000 be granted on any one life.

Whole Life Certificates will be issued on approved applications at the following rates per $1,000:

	Whole Life *Table 2
16 to 18 years of age..........	$1 00
19 years of age................	1 02
20 years of age................	1 04
21 years of age................	1 07
22 years of age................	1 09
23 years of age................	1 12
24 years of age................	1 15
25 years of age................	1 19
26 years of age................	1 22
27 years of age................	1 26
28 years of age................	1 30
29 years of age................	1 34
30 years of age................	1 39
31 years of age................	1 44
32 years of age................	1 49
33 years of age................	1 54
34 years of age................	1 59
35 years of age................	1 64
36 years of age................	1 71
37 years of age................	1 78
38 years of age................	1 84
39 years of age................	1 91
40 years of age................	1 99
41 years of age................	2 07
42 years of age................	2 15
43 years of age................	2 25
44 years of age................	2 35
45 years of age................	2 45
46 years of age................	2 56
47 years of age................	2 68
48 years of age................	2 80
49 years of age................	2 93
50 years of age................	3 06
51 years of age................	3 21
52 years of age................	3 37
53 years of age................	3 54
54 years of age................	3 72
55 years of age................	3 91
56 years of age................	4 14
57 years of age................	4 44
58 years of age................	4 80
59 years of age................	5 20
60 years of age................	5 62
61 years of age................	6 06
62 years of age................	6 52
63 years of age................	7 00
64 years of age................	7 50
65 years of age................	8 01
66 years of age................	8 54
67 years of age................	9 11
68 years of age................	9 73
69 years of age................	10 40
70 years of age................	11 14

Table No. 2 gives rates for Whole Life Certificates only. Contributions and protection to continue until death. New members are not admitted above the age of 55.

Certificates will be issued for $250, or any multiple of $50 in excess thereof up to and including $3,000, but in no case will more than $3,000 be granted on any one life.

Death and Disability Certificates will be issued on approved applications at the following rates per $1,000.

	Death & Disa. Table 3
16 to 18 years of age..........	$1 05
19 years of age................	1 07
20 years of age................	1 09
21 years of age................	1 12
22 years of age................	1 15
23 years of age................	1 18
24 years of age................	1 22
25 years of age................	1 26
26 years of age................	1 30
27 years of age................	1 34
28 years of age................	1 38
29 years of age................	1 43
30 years of age................	1 48
31 years of age................	1 53
32 years of age................	1 58
33 years of age................	1 64
34 years of age................	1 70
35 years of age................	1 77
36 years of age................	1 84
37 years of age................	1 92
38 years of age................	1 99
39 years of age................	2 07
40 years of age................	2 16
41 years of age................	2 25
42 years of age................	2 35
43 years of age................	2 46
44 years of age................	2 57
45 years of age................	2 70
46 years of age................	2 83
47 years of age................	2 96
48 years of age................	3 10
49 years of age................	3 26
50 years of age................	3 42
51 years of age................	3 60
52 years of age................	3 79
53 years of age................	4 00
54 years of age................	4 22
55 years of age................	4 46
56 years of age................	4 76
57 years of age................	5 15
58 years of age................	5 66
59 years of age................	6 33
60 years of age................	7 19

Table 3 gives rates for Death, Old Age and Accident or Partial Disability protection. New members are not admitted above the age of 55.

Certificates will be issued for $250, or any multiple of $50 in excess thereof up to and including $3,000, but in no case will more than $3,000 be granted on any one life.

Term Certificates to age 65 will be issued on approved applications at the following rates per $1,000, provided the applicants shall not have passed their 55th birthday:

	Term to Age 64 Table 4
16 to 18 years of age..........	$0 91
19 years of age................	92
20 years of age................	94
21 years of age................	96
22 years of age................	98
23 years of age................	1 00
24 years of age................	1 02
25 years of age................	1 04
26 years of age................	1 07
27 years of age................	1 09
28 years of age................	1 12
29 years of age................	1 15
30 years of age................	1 18
31 years of age................	1 21
32 years of age................	1 24
33 years of age................	1 28
34 years of age................	1 32
35 years of age................	1 36
36 years of age................	1 40
37 years of age................	1 44
38 years of age................	1 48
39 years of age................	1 53
40 years of age................	1 58
41 years of age................	1 64
42 years of age................	1 69
43 years of age................	1 75
44 years of age................	1 81
45 years of age................	1 88
46 years of age................	1 94
47 years of age................	2 02
48 years of age................	2 09
49 years of age................	2 17
50 years of age................	2 26
51 years of age................	2 35
52 years of age................	2 44
53 years of age................	2 54
54 years of age................	2 65
55 years of age................	2 76

Table No. 4 gives rates for protection to age 65, when certificate ceases. Provided that the member may voluntarily transfer his membership from the Term (Table 4) to Whole Life or Death and Disability (Tables 2 and 3) at the rates for the attained age at transfer, if such transfer is made on or before the age of 55.

Certificates will be issued for $250 or any multiple of $50 in excess thereof, up to and including $3,000, but in no case will more than $3,000 be granted on any one life.

A monthly payment as above from each member holding a beneficial certificate will be due on the first day of each month, and must be paid to the Scribe of his Court on or before the 25th day of each month, without notice. * * * *

Any member now or hereafter holding a Term Beneficial Certificate to age 65, Table 4, Class "B", who becomes totally and permanently physically disabled from accident or sickness, after making satisfactory proof of such disability, may surrender and have cancelled his said beneficial certificate and receive in one sum in lieu and full settlement thereof, as a disability benefit, one-half the amount of his certificate, provided that if such totally disabled member shall have received prior to such total and permanent physical disability, any of the Partial Disability Benefits designated in Section 99 of the Society's Laws, Rules and Regulations, the face amount of his certificate shall be reduced by the amount of such Partial Disability Benefits, and the amount due and payable on account of such total and permanent physical disability shall be one-half of the remainder. Provided, further, that the Total Disability Benefits above provided for shall be paid only in case the beneficial certificate has been in force not less than two years, and not less than twenty-four monthly payments have been made thereon, and that the total and permanent physical disability from accident or disease shall have occurred prior to the fifty-fifth birthday of the member. * * * *

The following are the regulations

governing "Disability Benefits" as taken from Document No. 69, Section 99:

Section 99. Should a beneficial member in Class B when under Death and Disability (Table 3) or under Term to Age 65 (Table 4) or a beneficial member in Class A whose certificate contains such provision, lose both legs at or above the ankle; both arms at or above the wrist; or one leg and one arm, or lose the sight of both eyes, resulting in total blindness, said member shall receive within sixty days after accepted proof thereof, one-half the amount of his certificate after deducting the amount of any agreement or charge that has been executed. If said member shall lose one leg at or above the ankle, or one hand at or above the wrist, he shall receive within sixty days after accepted proof thereof, one-fourth of the amount of his certificate after deducting the amount of any agreement or charge which has been executed. Provided, however that such member shall have complied with all the Laws, Rules and Regulations of the Society, and has furnished the required proofs of such partial disability upon blanks supplied by the Supreme Scribe, and the same have been approved by the Board of Claims. The balance remaining unpaid at the death of the member shall be paid to his beneficiary or beneficiaries, provided the member continues to make regular and special monthly payments and assessments, together with the per capita tax and Court Dues and is in good standing in the Beneficial department at the time of death, and has complied with all the Laws, Rules and Regulations of the Order. Provided, further, that this section shall apply to members holding Term certificates under Table 4 only when such partial disabilities occur prior to the termination of the Term certificate and while said Term certificate is in full force and effect.

We give herewith the "Prohibited occupations" and which should be carefully studied by the members of our Society. Taken from Document No. 70, Section 100, and are as follows:

PROHIBITED OCCUPATIONS.

Section 100. No person shall be admitted to either Social or Beneficial membership in this Order who is engaged as principal, agent or servant, in the actual sale or manufacture of spirituous or malt liquors, as a beverage, and should any member of the Order engage in the above prohibited occupation after his admission he shall, *ipso facto*, immediately stand suspended from all the rights and benefits of the Order without any action whatever and his beneficial certificate shall immediately become null and void. No person shall be admitted to membership in the Beneficial Department who is engaged in any of the following occupations: Acid Makers; Acrobats or Gymnasts; Aeronauts; Animal Trainers; Axe Grinders; Barkeepers; Bartenders; Keepers or Attendants of Billiard Rooms, Hotels, Restaurants or Groceries with bars in connection; Professional Baseball Players; Bicycle Racers; Blast Furnace Employes; Bottlers in Breweries; Brewery Wagon Drivers; Brewers; Brewery Collectors or Laborers; Bridge Builders; Cartridge Makers; Chauffeurs driving in races; Chimney Sweepers; Church Steeple or Chimney Climbers; Common Sailors; Distillers or Rectifiers; Makers or Handlers of Dynamite; Cable Splicers of Electric Wires; Linemen or other Employes Handling Live Wires, or exposed to Electric Current; Enlisted men in the Army or Navy of this or any other country; Fireworks Makers; Jockeys riding in races; Anthracite or Bituminous Coal Miners; Metal Miners; Makers, Users or Handlers of Nitro-glycerine or its compounds; Percussion Cap Makers; Powder Makers; Pyrotechnists; Quarrymen using explosives; Quicksilver Smelterers; Saloon Keepers; Stump Blasters; Submarine Divers; Marine or Submarine Employes; Structural Iron Workers engaged in the erection of either buildings or bridges; Steel Mill Workers; Tin Plate Makers; Vitriol Manufacturers or Workers; Well Diggers; Zinc Makers; and such other hazardous occupations as may be determined by the Executive Committee, and should any member engage in any prohibited occupation after becoming a member of the Order, his beneficial certificate shall immediately become void without action whatever, and all payments made by the member while engaged in such prohibited occupation, shall be returned to the member or to his legal representative.

Any beneficial member changing his occupation must immediately notify, in writing, the Supreme Scribe, Crawfordsville, Ind., specifying in detail the kind of employment in which he is actually engaged, and upon his failure to give such written notice to the Supreme Scribe, his beneficial certificate shall immediately become null and void without any action whatever.

Answering Roll Call

This one fought with Jackson, and faced
the fight with Lee;
That one followed Sherman as he galloped
to the sea;
But they're marchin' on together just as
friendly as can be,
And they'll answer to the roll-call in the
mornin'!

They'll rally to the fight
In the stormy day and night,
In bonds that no cruel fate shall sever;
While the storm-winds waft on high
Their ringing battle-cry:
"Our country—our country forever!"

The brave old flag above them is rippling
down its red—
Each crimson stripe the emblem of the
blood by heroes shed;
It shall wave for them victorious or droop
above them—dead,
For they'll answer to the roll-call in the
mornin'!

They'll rally to the fight
In the stormy day and night,
In bonds that no cruel fate shall sever;
While their far-famed battle-cry
Shall go ringing to the sky:
"Our country—our country forever!"

—*Frank L. Stanton.*

Ladies' Drill Team, Tirzah Court No. 3, Mason City, Iowa

NEWS FROM THE COURTS

Washington

TACOMA, WASH.—The Courts of the Tribe of Ben-Hur of Tacoma observed the Annual Children's Day in an appropriate manner at Pt. Defiance Park on June 4th. The children, with their parents, numbering nearly one hundred, assembled at the park at noon with well filled baskets, and the big dinner was immediately spread and partaken of. The committee in charge, Sisters Beamer, Edwards and Stockham, furnished coffee, cream and sugar. During the afternoon games for the little ones were provided, with motor boat ride on the Sound, and at 6:00 p. m. luncheon was served.

The various Courts of the Tribe of Ben-Hur of Tacoma held Ben-Hur Memorial services at the Tacoma Cemetery, Mausoleum and Crematorium on Sunday, June 11th. Members and friends together with relatives of departed members gathered at the Mausoleum at 2:00 p. m., and dividing into committees scattered floral wreaths at the last resting place of each deceased member of Tacoma. At 3:00 p. m. all assembled at the grave of deceased Sister Sabra A. Carter, who is the last deceased member, at which place the ritualistic services took place, which were very impressive. An inner triangle was made of beautiful roses, after which Brother E. D. Spalsbury, as Captain, formed the entire membership in a large triangle. The names of all the deceased members were read and appropriate eulogies pronounced for those who have passed away during the past year—Judge Thomas Mattison, John W. Hatch, Mrs. Geo. H. Herbert, Mrs. Helen Reausseau and Mrs. Sabra A. Carter. Officers in charge of the services were William R. Westlake, Past Chief; O. O. McLane, Chief; Martha J. Edwards, Judge; Francis A. Beamer, Teacher; and Warde C. Hiberly, Scribe. The Committee in charge were W. R. Westlake, E. D. Spalsbury and Augusta Stockham. The memorial address was delivered by Rev. A. D. Shaw, pastor of East Tacoma Congregational Church, who, together with his wife, are members of Tacoma Court No. 2.

REPORTER.

Nebraska

LINCOLN, NEB.—Brother Roy Connell has just completed a new Court at York, with forty charter members. May 10, the degree team of Lincoln Court No. 118 came over in automobiles, and exemplified the degree work of the Order for the local Court. After the initiation refreshments were served, and a social hour enjoyed until early morning. Brother Connell is confident that he will have the new Court on the Honor Roll by January, 1917.

Brother Henry Gates, assisted by Brother Gibbs, is doing splendid work in Greeley Center. They have been working that territory for three weeks, and have secured thirty new applications. On the evening of May 21, the Degree team of Arrius Court No. 32 of Scotia motored over and gave the initiatory work in a splendid manner, which was much enjoyed by the new members.

Silent Court of North Loup, although the name indicates that it is a quiet Court, it is a very lively one. The writer attended a meeting of that Court and the hall was filled. After the meeting there was a musical program, and a speech by District Manager Cora Johnson. There was quite a number of visitors from Scotia Court. The Courts in this part of the State are looking forward to a visit from our Supreme Chief, Brother Gerard, in July.

Monday evening, May 15, Arrius Court of Scotia held one of their old-time meetings. There was a class of eleven to initiate and Brother Gates brought over twelve from Greeley, who were initiated with the Scotia members. The work of the team was very well done. After the initiation refreshments were served, and the balance of the evening was spent in dancing.

Mecca Court No. 13, of Omaha, under

the management of District Manager Dr. Vera M. Lee, has taken on new life, and is growing rapidly. May 11 they initiated a large class of new members. After the initiation a musical program was given, and short talks by several of the members. A special feature of the evening's entertainment was the singing by the Mecca Court Choir under the leadership of Sister Alice M. Mackinzie. This Court is planning for big things when Brother R. H. Gerard, our Supreme Chief, makes us a visit, which will be July 20. A cordial invitation is extended to all members of Ben-Hur in Nebraska and Iowa to be with us that night. STATE MANAGER.

Oregon

PORTLAND, ORE.—Ben-Hur Court No. 9 gave another "famous Ben-Hur party" on May 10th. A large crowd was in attendance, which made it a financial success. Sister Clarke as chairman of the Entertainment Committee was highly commended on the success of this party. Of course Brother Steele was on hand, and as usual helped in making the evening pleasant for all. He also secured the names of several prospective candidates. Eight fine prizes were given, some of which were captured by our members. The fund derived from these parties is used by the Entertainment Committee to buy door prizes on meeting nights, which they find is quite a drawing card for attendance. Our Court is gaining friends and we hope to put on a large class initiation Wednesday, May 24, our next meeting night. REPORTER.

Iowa

BURLINGTON, IA.—Hawkeye Court No. 93 held its regular meeting in their hall Thursday evening, June 8. After the business of the Court was transacted the election of officers followed. There were many nominations and those who were elected for office are well qualified to fill the offices with credit. We had a large attendance, and as the next meeting will be social night, we are expecting a banner meeting.

REPORTER.

New York

SCHENECTADY, N. Y.—Electric City Court No. 75 continues to add new members at each meeting, and on June 2d, a class of nine was initiated in full form, with degree team in full uniform and regalia.

Under the "Good of the Order" Sister Bessie Miller was presented with a two-dollar-and-a-half gold piece for having the largest number of candidates present and initiated. At the close of the session, refreshments were served and a social hour enjoyed. Quite a number of members are wearing a "Hustler's" pin and others will soon be entitled to wear one, so that we will soon have quite a club of hustlers.

Honor Court No. 130 shows a healthy growth, the members taking an active part, and presentation of applications and initiations is the regular order at each meeting.

The aim of the Court is to get the name Honor on the "Roll of Honor" as soon as possible.

At the meeting held on Tuesday evening, June 13, it would appear that the number "13" was a lucky number as seven applications were received and nine candidates initiated. This Court has an orchestra which adds greatly to the enjoyment of the meetings and the social hour after the close of the session. CORRESPONDENT.

TROY, N. Y.—Balthasar Court No. 77 of this city had a Children's Night on June 12, when the evening was devoted to music, recitations, readings, etc., participated in by the children, and was much enjoyed, as were also the refreshments served at the close.

The Court will only meet on the last Monday of the month during the summer months, which will be the fourth Mondays of July and August, and with the first meeting in September the Court will have an entertainment and open house, when Brother Robberts, our State Manager, will be with us. REPORTER.

Indiana

DECATUR, IND.—Sunday, June 11, Decatur Court No. 156 held its Annual Memorial Service at their hall in commemoration of those whose lives have passed from this home to the realms above. The Memorial Address was very ably and impressively given by the Rev. Mavity of the Christian Church.

The program as prepared by the Supreme Tribe was carried out by the officers of the Court. A solo, "I Will Serve My Master", was given by Sister Ruby Baker. After the services the committee appointed to decorate the graves went to the cemetery, where they strewed the flowers of love and remembrance upon the graves of our departed. The services were very beautiful and impressive and were attended by a large number of our members and friends.

A MEMBER.

VALPARAISO, IND.—Tuesday evening, May 26, Brother A. H. Reading, Special Deputy, entertained Hawthorne Court No. 95 of Argos, Ind., and their friends. The evening was spent pleasantly with a musical program, talks by Brother Reading and several of the members, refreshments and cards. Our Deputy was with us the entire week, working for the good of the Order, and we feel that after the Court becomes a little more familiar with the work a number of new members will join with us and make a live-wire body.

Results cannot be otherwise than good from the faithful work done here by Brother Reading. CORRESPONDENT.

Ohio

AKRON, OHIO.—If you want to meet a bunch of live wires come up and visit Akron Court No. 243. We meet the first and third Mondays of each month. third floor Realty Benefit Building (J. O. U. R. Hall), corner Main and Market streets. Add years to your life and life to your years by meeting with us. Come up and take a good squint at our motto, *"He Can Who Thinks He Can"*. All sojourning members are cordially invited to attend our meetings. CORRESPONDENT.

DAYTON, OHIO.—The members of Ilderim Court No. 1 who failed to attend the regular meeting on Monday, June 5, missed a very pleasant evening, as the Entertainment Committee had good music for all who wished to dance. Brother J. G. Linkert, our worthy Scribe, being a delegate to the Tenth Session of Supreme Tribe, his place was filled for the evening and all business was transacted as usual. The members expect a very interesting talk from Brother Linkert on his return on all the good things he has learned. Judging from the present attendance, and the interest taken by the members, the prospects are very bright for a decided increase in our membership. CORRESPONDENT.

YOUNGSTOWN, OHIO.—Aldebaran Court No. 14 held a very interesting meeting Thursday evening, May 18. There was a fine attendance of members, and it was the largest meeting in five years, which shows the members are enthused, and we are going to increase the Court 100 members in a very short time.

The out-of-town members present from different Courts were Brother C. A. Wise from Athenian Court No. 80 of Warren, Ohio; Brother and Sister Van Gorder from Regal Court No. 9, New Castle, Pa.; D. E. Wagganson from Logansport, Ind., and Brother Teeter from Wellsville, Ohio.

R. J. Lydle was appointed Captain of the Degree Team. He also takes the part of Ben-Hur and is considered one of the best in the country. A new social committee was appointed for the month of June: Sister Anna Gordan, Brother M. Heughson and Sister J. W. Rodgers—the latter was the second charter member of Aldebaran Court twenty-one years ago. One remarkable thing is this Court has had the same Scribe for nineteen years. Brother E. E. Blair has served the Court faithfully in that capacity.

The candidates were given the degree work and six new applicants were balloted upon favorably. After adjournment the Social Committee served ice cream, cake and coffee. We hope to have many pleasant meetings of this Court in the future.

DEPUTY.

Louisiana

MORGAN CITY, LA.—Never before have the members of St. Mary Court No. 34 witnessed a more interesting and enthusiastic meeting than the one that was held by Teche Court No. 31, of Franklin, La., and St. Mary Court No. 34, of Morgan City, La. The meeting was held at Morgan City, La., on Monday evening, June 29. There were thirty-one visiting members from Franklin, La., also several from Patterson, La., and Donner, La. Chief Gorman had made arrangements to hold the initiation at the K. of P. hall. After the initiation the members returned to the Redmen's hall, where dancing and refreshments were had. The music was furnished by a traveling Mexican orchestra. Scribe Chas. L. Francioni reported 10(members present for meeting. State Manager F. X. Meyers, of Lafayette, La., and District Manager Fred Mensman, of Patterson, La., were with us and helped the candidates to make the trip across the lonely, hot, sandy desert. St. Mary Court has reached the Honor Roll this month with a membership of 105, and we are still receiving new applications for membership. We will celebrate Children's Day on Saturday, June 10, with a basket picnic for the children. A MEMBER.

PATTERSON, LA.—Evangeline Court No. 10 has been quiet for a long time, our membership still standing at 110. We have broken the ice again, and will soon have a large class to initiate. We have received several new applications, have acted upon them and will rush these applicants up and have them examined so the class will be in readiness this month. Our memorial exercises will be held according to the instructions that the supreme office issued on June 11. REPORTER.

JEANERETTE, LA.—Attakapas Court No. 61 was instituted here on Monday night, June 5, with a charter membership of twenty-one. This work has been in charge of Brother Fred Mensman, District Manager of Patterson, La. State Manager F. X. Meyers, of Lafayette, La., was present and conducted the work of instituting the Court. A fine set of officers has been selected, and each has promised to do his share in helping the Court to grow. Each member present asked for an application, and promised to have a member to vote upon at the next meeting. This Court will meet twice a month at the W. O. W. Hall, on the first and third Thursday night, at 7:30. All visiting members are welcome on our meeting nights. MEMBER.

FRANKLIN, LA.—Teche Court No. 31 held its regular monthly meeting on Monday night, June 5, 1916. The attendance was fine, and several new applications were received and acted upon for membership. Our Court has passed the half hundred mark, and the members are very anxious to reach the 100 mark. We feel honored by having Brother W. H. Kramer, Past Chief of Teche Court. as a Representative to the Supreme Meeting at Crawfordsville, Ind. The members feel highly pleased at the results of the joint meeting with St. Mary Court No. 34, of Morgan City, La., held at Morgan City on Monday evening, June 29, 1916. We are very anxious to have the members of St. Mary Court return the visit soon, and will try to make the evening as pleasant for them as they made it for our members.

CORRESPONDENT.

Illinois

ASHMORE, ILL.—A Court of Ben-Hur was organized in Ashmore Tuesday night, May 29, with the members of the Mattoon and Charleston degree teams conferring the ritualistic work. The Charleston members visited the hustling little village on hay racks, while the Mattoon brethren visited the town by automobiles. Eighty-five members formed the charter list and the work was done very nicely. A fine corps of officers was elected. H. J. McGinnis, State Manager of the Order, was present and the evening was a pleasant one for everyone. After short and timely talks were made the refreshment committee served ice cream and cake. The work was in charge of Mrs. Emma Sibert of this city, who is the district manager of the Ben-Hur work in this section of the State. The charter list has not been closed, but will be held open for two weeks longer. At this time it is hoped to make the list an even 100.

REPORTER.

EAST ST. LOUIS, ILL.—The splendid initiation held by Loyal Court No. 513 Tuesday evening, May 16, was one of the great events in the history of Ben-Hur in the State of Illinois. Thirty-eight candidates were given the wonderful exemplification of the beautiful ritualistic work by the members of Granite City Court No. 144. The Ben-Hur band furnished the music for the occasion and the ladies of the Court furnished elegant refreshments. Tuesday evening, June 6, the Ladies' Auxiliary of Loyal Court, aided by the Men's Booster Club, will give a social dance in celebration of their success for the past year. The Ben-Hur band will furnish the music for this occasion, and it promises to be a great event. Brother J. P. Redmond is in charge of the work in this District and is meeting with great success for his efforts.

REPORTER.

URBANA, ILL.—Sunday, June 11, the members of Caledonia Court No. 59 observed Memorial Day in accordance with the proclamation of the Supreme Chief. The weather was perfect and a large attendance marked the services. Hon. W. H. Miller of Champaign delivered the Memorial Address, the graves of the twenty-one deceased members having been previously decorated with flowers and the colors of the Order.

Our Scribe, Brother C. J. Johnson, called the name of each deceased member, and as the name was called a white carnation was placed on the altar by Miss Georgia Franklin, which made a very beautiful and appropriate closing exercise. REPORTER.

Alabama

SHEFFIELD, ALA.—Wednesday night, May 24, Sheffield Court No. 18 held a very interesting meeting. A large class of candidates was initiated, and we had as our guests of honor Brothers A. L. Saulmon, State Manager of Tennessee; F. V. Parker, State Manager of Alabama, and J. A. Reams of Birmingham. Each of the guests gave an interesting talk, after which a splendid banquet was served. We now have fifty-four members in our Court, and with new applications presented every meeting night we hope soon to be upon the Roll of Honor. CHIEF.

THE more you help others the brighter life will seem to you.

Rent an

UNDERWOOD

Typewriter

It is the simplest in construction, easiest in operation, and deservedly the most popular machine of the age.

The "Just as good as the Underwood" argument, advanced for the sale of other typewriters, sums up all the proof of Underwood supremacy.

"The Machine You Will Eventually Buy"

CONDUCT yourself so that you will be a credit to the Order.

EFFICIENCY is the pass word to successful business transactions.

IT is not the person who talks the most who does the best work.

IF all prayers were answered literally most of the men would quit work.

NOTHING looks better to a man than honesty when it is coming home to roost.

WANTED—Reliable, Sober and Industrious Men to take up the work for Ben-Hur in the State of Ohio. Desirable fields and liberal compensation is offered. For particulars, address R. G. Hungate, State Manager, 1534 Neil Avenue, Columbus, Ohio. Only reliable men with good reference need apply.

WANTED—A good District Manager for St. Joseph, Missouri, the best district in the Supreme Jurisdiction. Write at once if you mean business. Address P. E. Genoway, State Manager, Fredericktown, Missouri, P. O. Box 156.

Profitable Insurance

Pat—"Mike, I joined an insurance order last night, and it's fine."

Mike—"What kind of insurance order?"

Pat—"Well, I pay a dollar a week as long as I live and get two dollars a week as long as I'm dead."

Price List

Badges, members, per dozen	$3.00
Badges, officers, per set of ten	3.00
Ballots, per dozen	.10
Ballot boxes, each	1.00
Gavels, each	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each	.10
Receipt books, individual, each	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100	.75
Scribe's Cash Book, No. 250	1.00
Scribe's cash book, leather bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each	1.00
Scribe's receipt book, each	.10
Scribe's receipt book, per dozen	1.00
Scribe's receipts, with name and number of Court, per thousand	2.00
Seals, each	2.50
Transfer cards, each	.25
500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6¾, for Scribe	2.00
1,000 envelopes, 6¾, for Scribe	3.50
Seven Pointed Star Pin, Solid Gold, No. 200	1.00
Star with cross and chain, solid gold, No. 198	2.00
Electro button or pin, No. 186	.35
Rolled gold button or pin, No. 187	.50
Solid gold button or pin, No. 188	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

LET a man have an aim, a purpose, and opportunities to attain his end will start forth like buds in the spring.

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe for the Month Ending June 15, 1916

Balance on hand May 15, 1916, as follows:		
To credit of Class A	$ 72,523.21	
To credit of Class B	1,301,967.29	
Total		$1,374,490.50
May Receipts:		
Received from Monthly Payments, Class A	$ 45,959.95	
Received from Monthly Payments, Class B	65,061.27	
Received from Interest, Class A	30.29	
Received from Interest and Rent, Class B	3,631.76	
		114,683.27
Sum		$ 1,489,173.77
May Disbursements:		
Death and Disability Claims, Class A	$ 65,110.00	
Death and Disability Claims, Class B	49,703.90	
Repairs on Real Estate, Class B	123.10	
Maintenance of Building, Class B	401.17	
Total Disbursements		$ 115,338.17
Balance June 15, 1916		$1,373,835.60
Of which there is to the credit of Class A	**$ 53,403.45**	
Of which there is to the credit of Class B	**1,320,432.15**	
Total		**$1,373,835.60**

Death and Disability Claims Paid in Class A for May, 1916

Janette Conover, Wayne, Neb.	$ 900.00
Jno. T. Myers, Wellsville, Ohio	1,600.00
Milton T. Darnall, Danville, Ind.	2,000.00
Gilbert G. McDaniel, Springfield, Ill.	700.00
David A. Jones, Quaker, Ind.	500.00
Francis M. Rash (Old Age Disability), Parkersburg, Ill.	60.00
Frank E. Havens, Ft. Wayne, Ind.	2,550.00
Leander Emerson (Old Age Disability), Chicago, Ill.	100.00
Samuel S. Falkinburg, Mattoon, Ill.	550.00
Chas. T. Brackett (Old Age Disability), Tacoma, Wash.	50.00
David Seibert (Old Age Disability), W. Salem, Ill.	100.00
Lewis C. Kistler (Old Age Disability), Rochester, Ind.	100.00
Patrick Doyle (Old Age Disability), Chrisney, Ind.	60.00
Percey O. Kennedy, Youngstown, Ohio	1,000.00
Marion M. Hicks, Scotia, Neb.	2,100.00
Susan Engle, Columbia City, Ind.	800.00
Geo. P. Kaley, Olney, Ill.	1,000.00
Thos. Morrisy, Ludlow, Ky.	1,000.00
Edw. S. McGlinsey, Muncie, Ind.	1,000.00
Jno. S. Donnelly, Buffalo, N. Y.	800.00
Jno. B. Culbertson, Evansville, Ind.	1,300.00
Rhoda A. Mullins, Hutsonville, Ill.	1,200.00
Wm. H. Cox, Covington, Ind.	500.00
Jas. S. Boyd (Old Age Disability), Bellefontaine, Ohio	240.00
August Winkel, St. Louis, Mo.	2,100.00
Richard W. Overall, Madisonville, Ky.	1,000.00
Jno. Trinkle, Sandborn, Ind.	1,800.00
Wm. B. Curd, Hannibal, Mo.	900.00
Margaret Brown (Old Age Disability), Ft. Wayne, Ind.	90.00
Daniel E. Child (Old Age Disability), Findlay, Ohio	160.00
Lew W. Cashen, Evansville, Ind.	1,400.00
Isaac N. Saunders, Tippecanoe City, Ohio	1,300.00
Mary Matthews, Anderson, Ind.	2,000.00
Harriet T. Huff, Buffalo, N. Y.	1,400.00
Emma L. Clark, Olean, N. Y.	1,600.00
Floyd A. House, Braddock, Pa.	1,000.00
Elmer E. Fleck, Braddock, Pa.	1,800.00
Jno. Bader, Indianapolis, Ind.	1,200.00
Samuel Bruckshaw, Olean, N. Y.	2,500.00
Henry S. Wittmer, Evansville, Ind.	2,450.00
Thos. R. Littleton, Fredericktown, Mo.	600.00
Peter Christensen, Chicago, Ill.	1,100.00
Mary Strong, Omaha, Neb.	650.00
Aaron C. Baldwin, Chicago, Ill.	2,000.00
Arthur F. Conery, Neligh, Neb.	1,200.00
Jos. Planinger, Chicago, Ill.	1,000.00
Peter A. Benson, Chicago, Ill.	1,500.00
Jno. M. Cluster, Rossville, Ill.	1,100.00
Mary A. Shropshire (Old Age Disability), Springfield, Ill.	200.00
Karel Holakoosky, Chicago, Ill.	1,500.00
Marion E. Green, Logansport, Ind.	1,100.00
Lycurgus Emmett, Logansport, Ind.	1,600.00
Mary J. Phillips, W. Liberty, Ill.	850.00
Jas. A. L. Fulton, Portland, Ind.	2,800.00
Julia Scott, Carthage, Ill.	900.00
Jno. Freiberg, Indianapolis, Ind.	1,600.00
Sarah E. Stauffer, Mt. Vernon, Ohio	1,500.00
Fred T. Batzlaff, La Porte, Ind.	1,000.00
Total	$ 65,110.00

Death and Disability Claims Paid in Class B for May, 1916

Morris Levine, Cleveland, Ohio	$ 1,000.00
Sidney L. Williams, Birmingham, Ala.	1,000.00
Fannie L. Alger, Saginaw, Mich.	500.00
Esther C. Siegle, Terre Haute, Ind.	500.00
Louis Chiquelin, Louisville, Ky.	477.40
Herschel W. Smiley, Odon, Ind.	1,000.00
Wm. Wahrer, Dayton, Ohio	500.00
Frank O. Allen, Mason City, Iowa	2,000.00
Ada E. Humphrey, Benton, Mo.	1,200.00
Wm. A. Haines, Mt. Vernon, Ind.	1,300.00
Chester A. Hemenger (Old Age Disability), Junction City, Kan.	244.50
Hattie E. Norris, Odin, Ill.	500.00
Pearl A. McMullen, Lincoln, Neb.	750.00
Lyman Warren, Saginaw, Mich.	1,000.00
Chas. W. Wade, Washington, Ind.	1,300.00
Philip Roehrig, Louisville, Ky.	1,100.00
Jos. Liebel, Cincinnati, Ohio	500.00
Warren E. Burris, Decatur, Ill.	1,400.00
Chas. J. Miller, Canton, Ohio	1,400.00
Sigmund E. Bondy, Passaic, N. J.	2,500.00
Jas. A. Beam, Harrisburg, Ill.	1,000.00
Lena M. Cushman, Auburn, N. Y.	500.00
Wm. H. Crawford, Danville, Ill.	1,300.00
Clyde Snabely, Piqua, Ohio	1,000.00
Michael Kelley, Terre Haute, Ind.	1,000.00
Jno. H. Biles, Monessen, Pa.	1,000.00
Jno. Templin, San Antonio, Tex.	1,000.00
Wiley S. Rankin, Mason City, Iowa	1,000.00
Finley K. Carson, Bellefontaine, Ohio	640.00
Dellie N. White, Dallas, Tex.	250.00
Gust R. L. Hecker, Marion, Ohio	1,000.00
Gust S. Johnson, Rockford, Ill.	500.00
Jno. R. Evans, Troy, Ohio	280.00
Lenora C. Ehler, Chaffee, Mo.	500.00
Chas. H. May, Flint, Mich.	600.00
Loueza C. Bridgewater, Springfield, Ill.	1,000.00
Henry L. Farnam, Hillsdale, Mich.	800.00
Henry Bextine, Chicago, Ill.	1,000.00
Daniel M. Bower, Murphysboro, Ill.	1,000.00
Jos. Carlson, Cleveland, Ohio	500.00
Mary J. Anderson, East St. Louis, Ill.	1,500.00
Mary Bernardi, Louisville, Ky.	700.00
Jno. C. Atkins, Pioneer, La.	1,000.00
Jas. C. Yeazel, E. Lynn, Ill.	1,000.00
Geo. T. Pursley (Old Age Disability), Evansville, Ind.	50.00
Harvey Wolverton, Louisville, Ky.	1,000.00
Wayne Johnson, Avinger, Tex.	1,800.00
Louis Steinberg, Philadelphia, Pa.	1,000.00
Wm. P. Morrison (Disability), Upper Alton, Ill.	375.00
Nina B. Hunt, Springfield, Ohio	500.00
Wiley H. Trice, Jonesboro, Ark.	1,000.00
Edith M. Hornbeck, Richmond, Ind.	225.00
Elnora Brafford, Danville, Ill.	262.00
Frank S. Milligan, Sedalia, Mo.	500.00
Wm. E. Blair, Kennett, Mo.	1,000.00
Angie T. Johnson, Jamestown, N. Y.	500.00
Wm. A. Page, Elyria, Ohio	500.00
Lydia I. Davis, Newton, Ill.	750.00
Total	$ 49,703.90

Total Paid to Beneficiaries Since Organization................$14,904,731.26

Fraternally submitted to T. B. H., JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe of Ben-Hur, June 15, 1916, Showing Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Indiana	$ 52,766.75
First National Bank, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Crawfordsville, Indiana	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Indiana	5,000.00
Crawfordsville Trust Co., Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Evansville, Indiana	10,000.00
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Real Estate (Old Home Office)	15,971.15
Invested in First Mortgage Loans	199,000.00
Invested in Municipal and County Bonds	855,228.27
Cash in Office	50.00
Total Assets	$1,373,835.60

Fraternally submitted in T. B. H.,
S. E. VORIS, Supreme Keeper of Tribute.

State of Indiana. }
County of Montgomery. } SS.

On this 15, day of June, 1916, personally appeared before me the undersigned, a Notary Public, in and for said County and State, Jno. C. Snyder, Supreme Scribe, and S. E. Voris, Supreme Keeper of Tribute, of the Supreme Tribe of Ben-Hur, personally known to me and who in my presence subscribed to the above statements, and made oath that the same are true and correct, as appears upon the books of the Supreme Tribe of Ben-Hur.

Subscribed and sworn to before me this 15, day of June, 1916.

BELLE S. COLLINS,
Notary Public.

[SEAL]

My Commission expires December 92, 1918.

You are paying for the noise in your office!

Noise is expensive.

You are paying the bill!

Of all places in the world where it should be quiet, the office is one. You want to think—the clerical force wants to think.

You can't do it in the midst of the rattlety-bang, clickety-clack typewriter noise you have been used to.

Most of the clatter in the office is due to the operation of typewriters. Where there is a large number, the confusion is often unbearable and results in decreased efficiency.

The "Silent Smith" will reduce the noise in your office to almost nothing. It will enable you and your help to produce.

We manufacture and sell a complete line of Silent (8-7-6-3) and Standard (5-4-6-3) Models. Catalog free

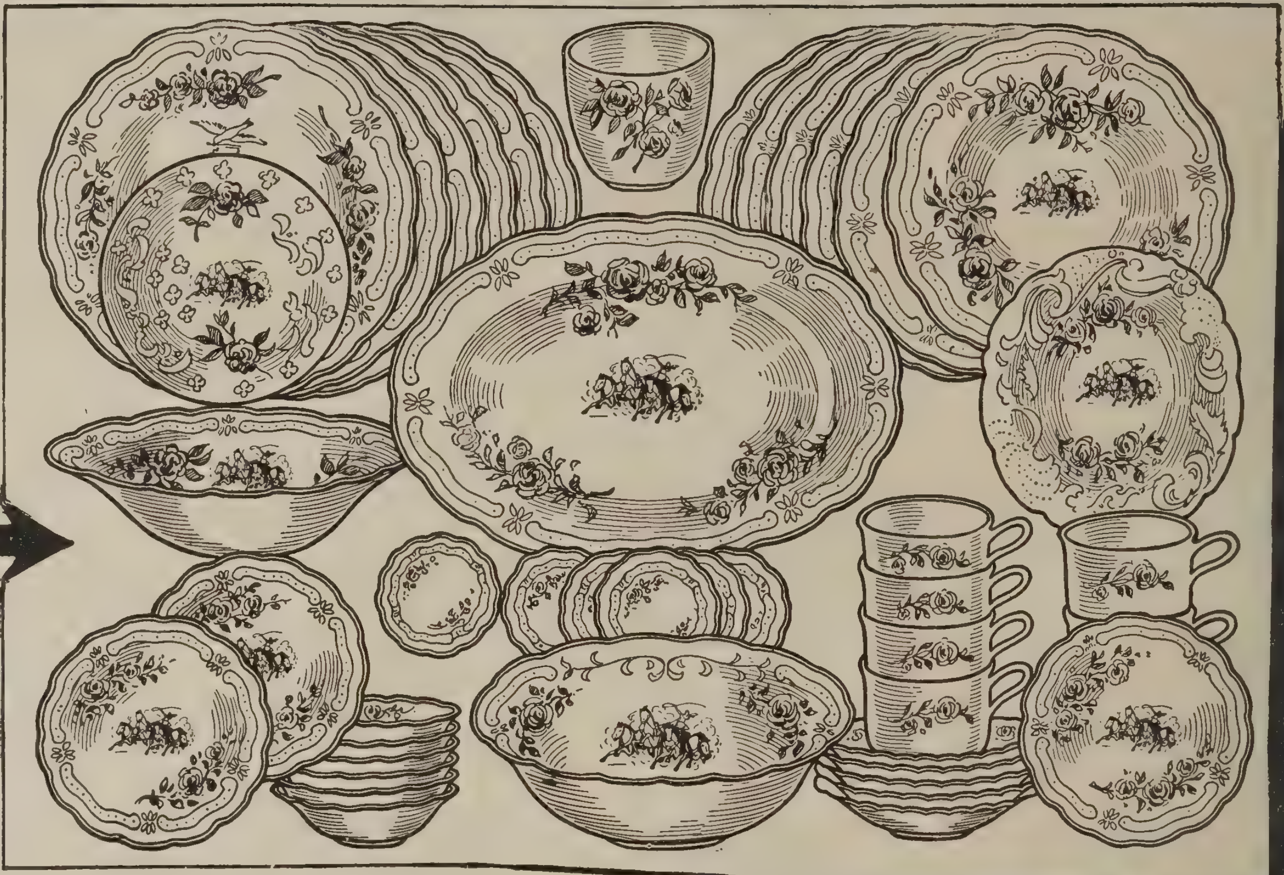
L.C.Smith&Bros.
No8
No8

L. C. SMITH & BROS.
TYPEWRITER CO.
Factory and Home Office:
SYRACUSE, N. Y.
112 Monument Place
INDIANAPOLIS, INDIANA

For "Chariot" Readers Only

This Beautiful 42 pc. Set Special China, Worth $10 FREE

Never Before and perhaps Never Again



This wonderful offer may not be repeated

You can be sure today—Tomorrow may be too late!

42 Pieces Lovely China with WILD ROSE and BEN-HUR Designs in Gold and Colors

The above picture gives not the faintest suggestion of the wonderful beauty and elegance of these dishes. You must *see* them to realize the startling nature of this absolutely extraordinary offer.

No Money in Advance

Our Startling Offer. Beautiful Dishes Free!

We trust the people because they trust us. Our plan is so fair, our goods give such satisfaction that we run no risk nor do you. Every woman loves fine dishes and likes lots of them. No matter how many you now have, you have nothing like this set. You can be the first among your friends to own and use the newest thing in fine table china—beautifully decorated and with the honored emblem of the Order besides—absolutely unique in china making. We have arranged for a limited number of these sets made especially *for you*, and can only say "first come, first served." These dishes cannot be bought in stores anywhere. They can only be had from us and in the way set forth below. One or two hours time will get you this set of elegant dishes, and win the envious admiration of all of your friends. "How did she do it?" they will say, and this is the secret:

We take this costly, but effective way to advertise **"Kibler's All-Round Oil,"** the most wonderful quick selling cleaning, polishing and lubricating oil ever made. It works like magic. You and your friends need a good cleaning and polishing oil. "Kibler's All-Round" is the best. Once used, always used. Put up in large sized bottles, selling for only 25 cents per bottle. And as a gift with each bottle, to each purchaser, we provide an elegant picture, a large reproduction in the original colors of a world's masterpiece of art, pictures in every way worthy of framing and hanging on your wall and which would cost in the art store up to 50 cents each. Just think of it!—a large bottle of this wonderful new oil and a large art picture, either worth alone 25 cents but both together only 25 cents.

Cut This Out Our Special Free Offer

Send No Money

Just Sign and Mail this Coupon Today!

W. D. KIBLER CO., Box 530, Indianapolis:

I have read the above offer. Ship me the assortment of Oil and pictures, with free goods to offset charges. I will sell the Oil at 25 cents a bottle and remit you $6.00, on receipt of which you will at once ship me the full set of dishes shown and described above.

(Signed) Name ....

P. O. Address, Town ....

R. F. D. Route .... State ....

Nearest Express Office ....

THEY WRITE THIS WAY:

Louisville, Ky. Received the dishes last week, and am certainly much pleased.—Miss A. Hermann.

Lebanon, Ind. Many thanks for the beautiful dishes. Everyone thinks them lovely.—Mrs. Mary Welch.

Gurley, Ala. I have just finished selling the oil and had good luck. M. O. herewith.—Ella McBroom.

Waynesboro, Va. Received the dishes yesterday. I am more than proud of them.—Mrs. Thomas Davis.

Decatur, Texas. Your oil is simply great. No trouble selling it. —Mrs. A. M. Miller.

New Paris, O. All like the oil. Of 15 families I sold 12. I want the dinner set.—Miss Ola Benson.

And Many Thousands More

We Trust You We will send you without any money in advance, or delay for references, 24 bottles of the Oil and 24 of the art prints. Sell the Oil for 25 cents per bottle and give each purchaser one of the art prints. Send the $6.00 you collect to us and we will immediately ship you the entire set of 42 dishes. To offset the charges on the Oil and pictures, we send free goods to more than cover them, and guarantee the dishes against breakage in transit. If any are broken we will replace them free.

No Reference Required We are making this offer to Ben-Hurs only, and know whom we are dealing with. But you should act quick. We don't want anyone disappointed, and will guarantee a set of the dishes to everyone who orders our assortment, but we cannot extend the time for acceptance indefinitely. You must help us to the extent of acting quickly. Remember no money in advance, no reference. Just fill out and send in the Special Free Coupon at left, and we will do our part at once. You have everything to gain, and nothing to lose, by accepting this unprecedented offer. We guarantee your sales. Any you don't sell, we'll take back. Could we do more? Write today and be sure of your dishes.

Read Carefully The above set comprises six large dinner plates, six tea or dessert plates, six large cups and six saucers to match, six butter plates, six oatmeal or sauce dishes, one sugar bowl, one large oval vegetable dish, one round vegetable dish, one large meat or game platter, one fancy plaque, one fancy cake or bread dish.

All with Ben-Hur emblem, (except cups and saucers), also the artistic Wild Rose design in natural colors (pink and green) and gold traced around edges.

42 Pieces You'll be Proud Of

W. D. KIBLER CO. Box 530 Indianapolis, Indiana

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXI Crawfordsville, Indiana, August, 1916 No. 8

SEPTEMBER, 1916

A

SPECIAL GERARD MONTH

THE GREATEST CAMPAIGN EVER INAUGURATED BY THE

TRIBE OF BEN-HUR

NOW

is the time to secure
the
APPLICATION
of your friend
Get Busy Now

Dr. R. H. Gerard, Supreme Chief

Do Not Fail

to secure at least
one
APPLICATION
for the month of
SEPTEMBER, 1916

IN HONOR OF OUR SUPREME CHIEF

September, 1916, has been made a "Special Gerard Month". The Field Workers are planning to Secure the greatest number of New Beneficial Members for the month of September ever written in the corresponding month of any year.

Special Application Blanks will be sent to Deputies, Field Workers and Scribes not later than August 25th, but these special blanks must not be used until September 1st, and it is hoped each and every blank will be filled and the application returned to the Supreme Office before September 30, 1916.

TRIENNIAL EXAMINATION

[We give herewith extracts taken from the report of the Examiners for the Insurance Department as made for the Auditor of State, for the State of Indiana, in accordance with the Statutes and Laws governing our Fraternal Beneficial Societies in this State. Mr. Charles M. Spencer, the Examiner-in-Chief for this examination, was one of the special examiners at the examination made of the Tribe of Ben-Hur, by the Insurance Commissioner's Committee, April 1913, and published in THE CHARIOT the following May; consequently this report being a continuation, is of equal interest and value, with the one formerly made. This report brings the examination of all the business transactions for the Society up to the close of business June 15, 1916. We commend it to the careful attention of all our members, and especially will it be of interest and benefit to the members of Class A, as it gives the true status and condition of the Class A certificates and indicates to the members something of the advantages gained by a prompt transfer of their certificate to Class B.—EDITOR.

To the Hon. Dale J. Crittenberger,
Auditor of State.

Dear Sir:

Pursuant to your request and by appointment No. 1004, I have made an examination of the books and affairs of the Supreme Tribe of Ben-Hur, located at Crawfordsville, Indiana, and herewith submit my report.

Under date of April 1, 1913, a report of an examination of this Association was made by the Insurance Departments of Missouri, Nebraska, and Indiana. That examination was as of December 31, 1912. In this examination I began with January 1, 1913, and have carried the examination down to and including June 15, 1916. The fiscal month of this Association ends on the 15, of the succeeding month, the month of May ending June 15.

Your Examiners have made a thorough check of all items and disbursements and a test check of all items of income, through cash journals and ledgers, verifying the annual statements of December 31, in 1913, 1914, and 1915.

* * * * * * * * * * * *

GENERAL STATEMENT

INCOME

Balance December 31st, 1915..			$1,545,056.39

RECEIPTS

Class A Assessment..........		$ 240,336.00	
Class B Assessment...........		428,998.91	
Membership Fees		575.50	
Per Capita Tax..............		2,887.35	
Medical Fees		5.00	
Total Paid by Members....			$ 672,802.76
Interest on Mortgage Loans....		2,798.00	
Interest on Bonds	$ 20,755.91		
Less Accrued Int. and Prem. Paid	5,488.94		
		15,266.97	
Interest on Deposits..........		1,340.06	
Rent		11,639.75	
Total Interest and Rent....			31,044.78
Lodge Supplies			1,734.10
Official Publication			59.64
Profit on Sale of Bonds........			1,602.50
Overdraft in Bank...........			11,423.08
Total Income			$ 718,666.86
Total Bal. 1915 and Income 1916			$2,263,723.25

DISBURSEMENTS

Death Claims, Class A........	$ 373,860.00	
Death Claims, Class B.........	238,383.46	
Disability Claims, Class A......	14,700.00	
Disability Claims, Class B......	9,407.62	
Premiums Returned, Class A...	1,516.00	
Premiums Returned, Class B...	280.37	
Total Paid Members......		$ 638,147.45
Commissions to Deputies......		37,473.25
Commissions to State Agents...		13,959.21
Salaries of Deputies..........		15,310.45
Salaries of State Agents.......		10,650.00
Salaries of Agents		3,500 00
Salaries of Officers..........		8,958.30
Salaries of Office Employees ...		18,133.75
Salaries of Executive Board....		1,550.00
Salaries of Sup. Medical Dept...		3,716.65
Scribes' Commission		4,123.14
Traveling Expenses, Deputies...		14,490.88
Traveling Expenses Officers....		1,723.03
Medical Inspections		751.35
Advertising, Printing & Stationery		8,014.16
Postage, Exp., Tel. & Tel......		2,310.29
Insurance Dept. Fees		752.00
Legal Expense, Claims		966.50
Other Legal Expense		805.13
Fraternal Congress		45.00
Lodge Supplies		1,247.74
Official Publication		7,122,98
Furniture and Fixtures........		1,261.38
Surety Bonds		924.56
Taxes, Repairs, Insurance, Etc...		4,085.93
Maintenance of Building.......		3,810.51
Rent		653.00
Occupancy of Building........		5,400.00
Meeting of Supreme Lodge.....		6,722.80
Miscellaneous Expense		1,823.21
Total Disbursements		$ 818,437.65
Balance		1,445,285.60
		$2,263,723.25

ASSETS

Real Estate		$ 226,790.58
Bonds		921,628.27
Mortgage Loans		199,000.00
Cash in Office	$ 100.00	
Deposit in Bank.............	52,766.75	
Certificates of Deposit.......	45,000.00	
		97,866.75
Total Ledger Assets		$1,445,285.60

NON-LEDGER ASSETS

Accrued Interest on Bonds.....	$ 15,797.75	
Accrued Interest on Mortgages.	4,156.18	
Accrued Interest on Deposits...	847.26	
Market Value of Real Estate Over Book Value	3,667.75	
Collections in hands of Courts and not remitted to Sup. Tribe.	5,734.87	
Past due Interest on Mortgage Loans	657.50	
Total Non-Ledger Assets..		$ 36,609.47
Total Assets		$1,481,895.07

ASSETS NOT ADMITTED

Market Val. Spe. Deposit of Bonds		$ 5,350.00
Admitted Assets		$1,476,545.07

LIABILITIES

Overdraft in Bank............		$ 11,423.08
Death Claims Unpaid, A—		
Resisted	$ 2,800.00	
In adjustment	44,000.00	
		46,800.00
Death Claims Unpaid, B—		
Resisted	$ 7,500.00	
In adjustment	53,380.75	
		60,880.75
Disability Claims Unpaid, B....		1,564.80
Advance Payments		2,331.38
Taxes		2,390.86
Salaries, Accounts, Bills, Etc....		21,767.28
Total Liabilities		$ 147,158.15
Surplus		$1,329,386.92

The Beneficial members of the Association are divided into two classes, according to their contract, known as Class A and Class B.

Class A consists of all those who joined prior to July 1st, 1908, and have not transferred from Class A to Class B.

Class B consists of all those joining subsequent to July 1st, 1908, and those who have transferred from Class A.

The assets of the Association are divided among three Funds, known as the Benefit Fund, Emergency Fund, and General Fund.

The Benefit Fund is the fund from which all Death Benefits and Disability Benefits are paid.

The Emergency Fund is supplied by taking 10 per cent. of all regular payments and special assessments of Class A and is used to reimburse the Benefit Fund when that fund has been depleted.

The General Fund consists of 80 per cent. of the first 12 monthly payments, and 10 per cent. of all subsequent payments and assessments from members of Class B and 5 per cent. of all Class A collections. It is used in the payment of the usual and general expenses of the Association.

The following Statements show the financial condition of each of said Funds on June 15th, 1916.

* * * * * * * * * * * *

BENEFIT CLASS "A"

Balance December 31, 1915....		$ 40,186.77

INCOME

Transfer from Emergency.....	$ 155,000.00	
Assessment	204,285.60	
Interest	208.66	
Total Income		359,494.26
Total Income 1916 and Balance 1915		$ 399,681.03

DISBURSEMENTS

Death Claims	$ 373,860.00	
Asssessments Returned	1,516.00	
Disability Claims	14,700.00	
Total Disbursements		390,076.00
Balance		$ 9,605.03

ASSETS

Deposit in Bank.............		$ 9,605.03

NON-LEDGER ASSETS

Accrued Interest on Deposit....	26.33	
Unremitted Asssessments collected	1,216.50	
		1,242.83
Total Assets		$ 10,847.86

LIABILITIES

Death Claims Unpaid, Resisted..	$ 2,800.00	
Death Claims in Adjustment....	44,000.00	
		$ 46,800.00
Advance Payments on Assessments		605.00
Total Liabilities		$ 47,405.00
Deficiency		$ 36,557.14

EMERGENCY FUND CLASS "A"

INCOME

Balance December 31st, 1915..		$ 171,379.62

RECEIPTS

10 p. ct. Extra Assessments....	$ 9,049.00	
10 p. ct. Regular Assessments...	14,984.60	
Interest on Bonds	3,618.94	
Interest on Deposits..........	122.62	
Rent	418.00	
Total Income		28,193.16
Total Balance 1915 and Income 1916		$ 199,572.78

DISBURSEMENTS

Transfer to Benefit...........	$ 155,000.00	
Taxes and Repairs	774.36	
Total Disbursements		155,774.36
Balance		43,798.42
		$ 199,572.78

ASSETS

Bonds		$ 40,000.00
Cash in Office...............		50.00
Deposit in Bank		3,748.42
Total Ledger Assets		$ 43,798.42

NON-LEDGER ASSETS

Accrued Interest on Bonds	$ 1,916.08	
Accrued Interest on Deposit	3.96	
		1,920.04
Total Assets		$ 45,718.46

LIABILITIES

None

BENEFIT CLASS "B"

Balance December 31, 1915		$1,210,431.07

RECEIPTS

Assessments	$ 428,998.91	
Interest on Bonds	8,845.70	
Interest on Mortgage Loans	2,798.00	
Interest on Deposit	959.96	
Rent	11,221.75	
Profit on Sale of Bonds	1,602.50	
Total Income		454,426.82
Total Balance 191 and Income 1916		$1,664,857.89

DISBURSEMENTS

Death Claims	$ 238,383.46	
Disability Claims	9,407.62	
Payments Returned	280.37	
Taxes, Repairs, etc.	3,203.03	
Maintenance of Building	3,810.51	
80 p. ct. Transfer to Genl Fund	54,072.64	
10 p. ct. Transfer to Genl. Fund	35,268.11	
Total Disbursements		$ 344,425.74
Balance		$1,320,432..

ASSETS

Real Estate		$ 226,790.58
Bonds		815,228.27
Mortgage Loans		199,000.00
Deposits in Bank	$ 39,413.30	
Certificates of Deposit	40,000.00	
		79,413.30
Total Ledger Assets		$1,320,432.15

NON-LEDGER ASSETS

Assessments Collected but not Remitted	$ 4,518.37	
Accrued Interest on Mortgage Loans	4,156.18	
Accrued Interest on Bonds	13,384.42	
Accrued Interest on Certificates Deposit	585.45	
Accrued Interest on Bank Deposits	64.92	
Past Due Interest on Mortgage Loans	657.50	
Market Value of Bonds over Book Value	5,822.16	
Market Value of Real Estate over Book Value	3,667.75	
Total Non-Ledger Assets		$ 32,856.75
Total Assets		$1,353,288.90

ASSETS NOT ADMITTED

Special Deposit of Bonds in North Carolina		$ 5,350.00
Admitted Assets		$1,347,938.90

LIABILITIES

Death Claims Unpaid, Resisted	$ 7,500.00	
Death Claims in Adjustment	53,380.75	
		$ 60,880.75
Disability Claims		1,564.80
Assessments Paid in Advance		1,555.38
Taxes		1,701.00
Total Liabilities		$ 65,701.93
Surplus to Protect Certificates (Class B Members)		$1,282,236.97

REMARKS

The history of the Association, with tables of rates, is given in the report of the last examination and need not be repeated.

At the last examination it was suggested to the Supreme Tribe officers that the representation in the meetings of the Supreme Tribe was not according to provisions of the "Mobile Bill." A meeting of the Executive Committee was called when, by resolution, the officers and members of standing committees entitled to voice and vote at the regular and special meetings of the Supreme Tribe was limited so as not to exceed one-half of the number of elected representatives.

At the biennial meeting of the Supreme Tribe in 1914, their laws were changed so that "the elected officers and appointed committeemen in the meetings of the Supreme Tribe entitled to vote, shall not exceed one-half of the number of the elected delegates chosen by the various Courts of the Order."

Under their constitution it requires a majority vote of all representatives present to change, adopt, amend, or repeal the constitution of the Association.

Under Section 3 of the Fraternal Act of March 3, 1915, of the General Assembly of Indiana, the Supreme Governing Body shall be composed so that "the elective members shall constitute a majority in number and have not less than two-thirds of the votes nor less than the number to amend its constitution and laws."

By the change in the general laws of the Association at the 1914 meeting, the Association is purely within the statutes covering the organization and being of Fraternal Beneficial Associations.

RECEIPTS

Test checks were made from the monthly reports of the different Courts to the books and we satisfied ourselves that each fund received its proper share of the income. Items of interest and rents were verified and credited to the proper funds.

DISBURSEMENTS

Most of the disbursements are the usual ones and need no special comment. The death and disability claims are promptly paid.

The item of Commission to Deputies appears to be large, but it is in connection with the transfer of members from the inadequate Class "A" to the adequate Class "B" that this amount of commissions are paid.

ASSETS

The real estate owned by the Association comprises:

1st. The Home Office building—a five-story, reinforced concrete building.
2nd. A two-story brick and stone building.
3rd. A two-story brick and stone building.

All three of these properties are near the central part of the city, all being just across the street from the Federal Building.

Copies of the appraisals of the real estate are filed with this report.

The Bonds belonging to the Association were examined and counted. All coupons due have been clipped. These securities are all such as are provided for by the statutes of the State. A schedule of the bonds is filed with this report.

The Mortgage Loans were examined and all papers pertaining to each were found. These securities are all proper. A schedule of the Mortgages is filed with this report.

The Deposits in Bank were reconciled by certificates from the Bank. A statement of Balance in Bank is filed with this report.

The Certificates of Deposit were examined and all found to be on solvent banks. A schedule of the Certificates is filed with this report.

In determining the Non-ledger Assets all calculations were made by your examiners. The accrued interest on Bonds, Mortgage Loans and Certificates of Deposit is given on each schedule.

The rate used in computing the market value of Bonds was that used December 31st, 1915, by the Insurance Commissioners.

The Assets Not Admitted is $5,000.00 of Hillsboro, North Carolina Bonds, which are on deposit with the North Carolina Insurance Department. This Deposit is a special deposit, consequently is non-admitted. The receipt of the Insurance Commissioner of North Carolina was shown us.

LIABILITIES

The overdraft in Bank is a temporary matter, caused by the late arrivals of assessments, which were due on the first of the month.

The Death Claims unpaid are of both Class "A" and "B." Of the resisted claims, $2,800.00 is in Class "A" and $7,500.00 in Class "B." These claims are resisted on account of either misrepresentation in application or the cause of death not being covered by the Certificate. Of the remaining unpaid claims, $44,000.00 are in "A" and $53,380.75 in "B." All of these claims are in process of adjustment, as are the disability claims.

The account of "Salaries, Accounts, etc." was taken from actual payments made since June 15th, 1916. The taxes are the accrued taxes for 1916. This item can not at this time be obtained accurately. I have taken the amount of the 1915 taxes.

* * * * * * * * * * * *

GENERAL

Their books are well and neatly kept, their system is good and the details the books can be readily ascertained. Your examiners would suggest that their books be kept in a fireproof safe or vault. While the building is as near fireproof as possible, still the furniture might burn and the books be lost.

* * * * * * * * * * * *

The officers are active and energetic in conserving the affairs of the Association. Much credit is due them for their efforts in getting the Association upon the firm basis of "Adequate Rates." They are untiring in their efforts to induce the members to transfer from Class "A," the inadequate rate class, to Class "B," which is based upon an adequate rate.

A glance at the financial statement of Benefit A will show the necessity of extra assessments on the members of that class. A deficit of $36,575.14 on June 15th must be made good by the members of that class, besides taking care of the increasing mortality. They have been getting protection for so much below the actual cost of the insurance that they are now called upon to replenish. This can be done only by extra assessments. The Executive Committee has been energetic in this and has made one extra assessment each month this year, and is preparing for an increased number of extra assessments the following months.

* * * * * * * * * * * *

CHANGE TO ADEQUATE RATES

At the annual examination of the Tribe of Ben-Hur, made by the Insurance Department of the State of Indiana early in 1906, the actuary of the department, who was a member of the examining committee, directed the attention of the officials of the society to the insufficiency of the contributions collected in their relation to the benefits promised in the beneficial certificates then issued, and urged that the rates be adjusted to an equality with the benefits. At the request of the Society the actuary of the department made the first scientific investigation of the financial position with reference to present and prospective assets and liabilities. The result of this investigation showed a large deficiency.

Shortly after, the Chief Executive of the Society, D. W. Gerard, called together many of the officers and prominent members of the Society and as a result of the meeting a new table of rates, based upon the National Fraternal Congress table of mortality and 4 per cent. interest, was recommended for new entrants and adopted unanimously at the biennial session of the Society, May, 1908, and provision was made to place members written on these rates in a class by themselves. It was also provided that the old members would have the privilege of transferring to the new class at rates for their age on entering the Society. It was realized that an element of danger lay in this latter provision, but because of it being entirely voluntary very few members availed themselves of it.

At the biennial session of 1912 the privilege extended to old members was modified and the laws of the Society were changed to permit old membrs transferring to the new class to take rates at ages three and four years less than attained age and provided that members over the age of 55 might transfer at the rates of age 55. Such privileges to continue to July 1, 1913, except as to those over age 55, no time limitation being put on such members. Over twenty-two thousand members transferred under these privileges and nearly thirty thousand new members had been secured on adequate rates with the fund of the adequate class kept separate with reserves secured so as to maintain the rates of such members level for the period of protection. It is true that the concessions as to age produced slight deficiencies, but it was confidently expected that savings from mortality, lapses and excess interest earnings would in time take care of such deficiencies.

Realizing the danger from the continued transfer of members over 55 years of age transferring and taking the rate of age 55, at the session of June, 1916, this concession was terminated and members transferring thereafter must pay the rate at their attained age up to age 70, the few above that age taking the rate at age 70. Such members may pay half of their rate in cash and have half charged to their certificate. In the thirty days since that meeting (June 6 to 8, 1916) 1500 members have transferred, many of advanced age, and the work of transferring is being vigorously prosecuted by the field men.

The growth of the assets of the new class (Class B) has been satisfactory as will be seen from the valuation filed with the Indiana Insurance Department.

December 31, 1914, Assets	$ 902,595.00
Percentage of Solvency	96 .7 per cent.
December 31, 1915, Assets	$1,237,022.00
Percentage of Solvency	97.44 per cent.

The Funds of the Association are kept separate, both on the books of the Association and the bank deposits.

* * * * * * * * * * * *

The Officials and Home Office employees were very courteous to your examiners and aided them in every way to facilitate the examination. I was assisted in the examination by Mr. George H. Tomlinson and Mr. George M. Corbaley.

Respectfully submitted,
CHARLES M. SPENCER,
Insurance Examiner.

The Chariot

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

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GILBERT HOWELL .... EDITOR
Crawfordsville, Indiana

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Crawfordsville, Indiana

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AUGUST, 1916

A little thing, a sunny smile,
A loving word at morn,
And all day long the sun shone bright,
The cares of life were made more light,
And the sweetest hopes were born.

IT ISN'T what you've got, but what you can do with it, that counts.

OUR strength is indicated by what we like to do, our weakness by what we dislike to do.

TO BE gentle, generous, lenient, forgiving, and yet never relinquish the vital thing—this is to be great.

HE who goes down into the battle of life giving a smile for every frown, a cheery word for every cross one, and lending a helping hand to the unfortunate, is, after all, the best of missionaries.—*Emerson.*

AS will be noted in the Financial Statement published on page eight of this issue of THE CHARIOT, our Society has paid out more than $15,000,000 in Death and Disability Benefits to members and their beneficiaries since the organization of the Tribe of Ben-Hur.

Always have something good to say about your order. Be an optimist and not a pessimist. If little difficulties arise, do not go around talking about them and criticising the different members. Bear in mind that no one is perfect, although most of us are striving for perfection. Overlook the faults of your sisters and brothers and look for the defects in your own character only. If you will try, you can find so many pleasant features to say about your organization that there will be no time for the unpleasant. Try to encourage those who need your assistance and let good cheer be expressed in every word and deed.—*Monthly Tidings.*

THE action of the Supreme Tribe at the recent meeting authorized the Gerard Memorial Committee to arrange for a practical method of securing the funds for the Gerard Memorial as given in the report published in this issue of THE CHARIOT, and we bespeak from each and every loyal member a cordial support of the Committee, and shall hope the Past Chiefs of each Court will plan for a systematic method of raising the funds in their individual Court. Such fund should be forwarded to the State Manager of that State, and by him forwarded to the Supreme Keeper of Tribute, who is Treasurer of the Gerard Memorial Committee.

One life out of every nine is liable to rejection for insurance; therefore, when you have protection, don't let go.

Gerard Month

The month of September has been designated as "Gerard Month" and the field workers are celebrating the month in honor of our Supreme Chief in the endeavor to secure the greatest number of new beneficial members for that month ever written in a corresponding month of any year.

Special medical examination blanks and circulars are being prepared and will be sent to every Field Worker, Deputy and Scribe on or before the 25, day of August, but these blanks are not to be used until the first day of September, and must all be returned to the Supreme Office not later than September 30, in order to count in this contest.

THE CHARIOT will watch with much interest the result of this campaign whereby the Deputies, Workers and Members may demonstrate their loyalty and make the business for the month of September the greatest in the history of Ben-Hur, both in volume and quality.

While you are insurable is the time to take membership in Ben-Hur.

A Greater and Better Ben-Hur

The recent session of the Supreme Tribe will become historical, as by the legislation and work of the Supreme Body, Ben-Hur will be made "Greater and Better." Our old members in Class A have been treated fairly, the funds of Class B have been safeguarded and protected in every way. The Order is sound financially and its future success and prosperity is assured. We shall hope to have the continued and loyal support of every member, as the success of the Society in a very great measure depends upon the individual members, the rank, and file. There is no competition which Ben-Hur cannot successfully meet. Let all officers and members of the Society then plan for a "Greater and Better Ben-Hur."

Important Court Decision

The Insurance Department of the Knights of Pythias has had an extended litigation in the suit known as the "Mims Case." This has become one of the noted Fraternal cases, having been carrried through the various Courts by able attorneys on both sides. At the final hearing before the Supreme Court of the United States, it was decided in favor of the Supreme Lodge, Knights of Pythias, by this highest legal tribunal, and therefore becomes very important to members of all Fraternal Societies. This case arose from the action of the Society providing in its laws for an increase in the rates of contributions for one of the classes of the Society, in which Mims held a certificate and refused to comply. We quote the closing paragraph of the decision as given by the Supreme Court:

"It is unnecessary to discuss the options that were offered in the alternative, but it is proper to remember that for many years the plaintiff has been insured, and although by what he is not likely to regard as bad fortune, his beneficiary has not profited by it, he would if he had died; but as he happily has lived, he has to bear the burdens incident to the nature of the enterprise into which he went open-eyed."

THE man who works hard usually plays hard. But he always remembers that working hard comes first.

GERARD MEMORIAL

Document No. 53

To the Officers and Members of the Supreme Tribe of Ben-Hur:

Your Special Committee having under consideration a memorial to the late Supreme Chief, Brother David W. Gerard, the Founder of the Order, would report that the subject of securing funds therefor, has received careful consideration; but in the opinion of your Committee, certain conditions have existed in the past four years making it inopportune to urge the project. This condition we think is now rapidly passing if not entirely gone.

We believe it reasonable now to expect a general response of contributions if a practical method is inaugurated for placing the matter before the Courts of the country and for methodically securing and accounting the contributions proffered.

For the purpose your Committee would offer the following plan of endeavor:

Under the approval and authority of the Supreme Tribe, your Committee would invoke the coöperation of the State Managers in each of the several States and through such State Manager the cooperation and direct effort of the Past Chiefs of each of the Courts in such State.

Let the State Managers serve as associate members of the Gerard Memorial Committee, placing each State Manager in general charge of the work in his State, and in turn let the Past Chiefs in each Court thereof, act in conjunction with and under direction of the State Manager, in immediate charge of their subordinate Courts' efforts to raise funds, whether by direct contributions or by entertainments, or otherwise, the proceeds of which in part or entire may be intended for this purpose.

Let all donations made be forwarded with reasonable promptness to the State Manager and by him at once forwarded to the Supreme Keeper of Tribute as Treasurer of the Fund and receipt of same acknowledged in detail in the following issue of THE CHARIOT.

Your Committee in behalf of this suggested plan would recommend the adoption of the following resolution:

RESOLVED, by the Supreme Tribe, that the plan of procedure sketched in the foregoing report of the Special Committee on a Memorial to our late Supreme Chief, Brother David W. Gerard, be and the same is hereby approved and said Committee is authorized to proceed at their discretion to inaugurate said plan and the management of THE CHARIOT and the several State Managers are requested to coöperate with the Committee in their endeavor for the purpose of their appointment.

Respectfully submitted in T. B. H.,
W. H. KERR,
GILBERT HOWELL,
JAS. S. KELLY,
ED. O. PEETS,
MINNIE B. HIBERLY,
Committee.

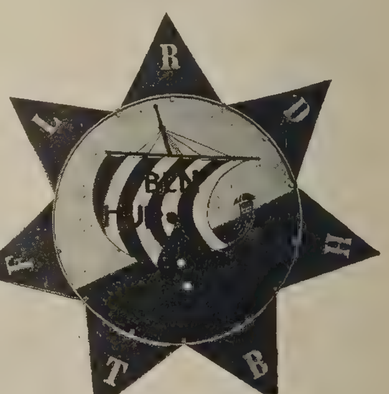
To Class A Members

Many Scribes do not seem to understand what the amount of the Extra Assessment should be. We would call their attention to page five of this issue of THE CHARIOT, where two Extra Assessments are called for the month of August on the members of Class A, and notice is given for three Extra Assessments for the month of September. Each of these Extra Assessments will be for the same amount as has been the regular monthly payment; thus—for a half certificate where the monthly payment was fifty cents, for the month of August the Class A member will be required to pay two Extra Assessments of fifty cents each, making $1.50 for the Half Certificate; Whole Certificates where members of Class A have been paying $1.00 per month, the two Extra Assessment for August will be $1.00 each, making $3.00 for the month of August, and the One and a Half and Double Certificates, etc., will be in the same proportion.

For the month of September three Extra Assessments will be called, which will require that a Class A member who has a Half Certificate and has been paying fifty cents for the regular payment, will in addition to this fifty cents pay three additional Extra Assessments of fifty cents each, or $2.00 for the month of September. Whole Certificates, where the monthly payments have been $1.00 will be required to pay the regular monthly payment of $1.00, and with the three Extra Assessments called in September will make $4.00 for the month of September; One and a Half and Double Certificates being in the same proportion.

These Extra Assessments are called upon Class A Members only, and all certificates issued since July 1, 1908, are known as Class B certificates and are not subject to these Extra Assessments called on Class A members.

Ben-Hur Sign



THE illuminated star shown above is one of the most attractive and durable signs the Supreme Tribe has ever offered to its members. This electric signs is made of steel and glass, is 46 inches in diameter, and is fitted with electric light and cord. The galley and lettering being painted in the colors of the Order, and the transparency gives a most beautiful effect. This sign can be used either in the Court Room or outside as a street sign.

By purchasing a great number of these signs at one order the Supreme Tribe has been able to procure them at a remarkably low price and offers the sign complete for $15.00. A Court to be thoroughly up-to-date should procure one of these signs. Orders should be sent to Brother Jno. C. Snyder, Supreme Scribe, Crawfordsville, Indiana, cash to accompany the order, when the star will be well packed and shipped promptly.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of July, 1916.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37. Buffalo N. Y.**	**1557**
2	Edw. Lauterbach, 84, New York, N. Y.	390
3	Palestine No. 2, Olean, N. Y.	380
4	Genessee Valley, 18, Rochester N.Y.	250
5	Jefferson No. 24 Watertown, N. Y.	197
6	Electric City, No.75, Schenectady, N.Y.	143
7	Balthasar No. 77, Troy, N. Y.	132
8	Olean, No. 43, Olean, N. Y	128
9	Ithmar No. 1, Auburn, N. Y.,	118
10	Arrius, No. 9, Geneva, N. Y	114

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1309
2	Balthasar No. 9, Crawfordsville, Ind.	941
3	Simonides No. 1, Crawfordsville, Ind.	784
4	Crescent City No. 122, Evansville, Ind.	726
5	Esther No. 4, Terre Haute, Ind.	645
6	Marion No. 48, Marion, Ind.	527
7	Princeton No. 43, Princeton, Ind.	396
8	Malluch No. 45, Vincennes, Ind.	368
9	Vigo No. 126, Terre Haute, Ind.	351
10	Washington, 169, Washington, Ind.	343
11	Wabash No. 28, Wabash, Ind.	319
12	Huntington No. 68, Huntington, Ind.	318
13	Kendallville No. 20, Kendallville Ind.	317
14	Star No 277, Indianapolis, Ind.	292
15	Castalia No. 13, Muncie, Ind.	281
16	Beech Tree No. 211, South Bend, Ind.	281
17	Aldebaran No. 16, Peru, Ind.,	274
18	Logansport No. 233, Logansport, Ind.	265
19	Elkhart No. 72, Elkhart, Ind.	262
20	South Bend, No. 41, South Bend, Ind.	260
21	Orontes No. 77, Shelbyville, Ind	257
22	Kokomo No. 83, Kokomo, Ind	251
23	Queen City, No. 153, Marion, Ind.	244
24	Evening Star, No. 231, Evansville, Ind.	233
25	Columbia City 92, Columbia City, Ind.	233
26	Decatur No. 156, Decatur, Ind.	229
27	Oolitic, No. 54, Bedford, Ind.	224
28	Isis No. 32, Anderson, Ind.	222
29	Maple City No. 125, LaPorte, Ind.	211
30	Antioch No. 12, Garret, Ind.	205
31	Chariot No. 38, Lafayette, Ind	203
32	Boonville No. 59, Boonville, Ind.	196
33	Richmond, No. 42, Richmond Ind.	192
34	Rigel No. 86, Michigan City, Ind.	183
35	Vincennes No. 243, Vincennes, Ind.	174
36	Bismarck No. 134, Terre Haute, Ind.	173
37	Corydon, No. 184, Corydon, Ind	166
38	Greencastle No. 102, Greencastle, Ind.	154
39	Harmony No. 304, Logansport, Ind.	153
40	Evansville No. 10, Evansville, Ind.	153
41	Posey No. 105, Mt. Vernon, Ind	146
42	Sandborn No. 67, Sandborn, Ind	136
43	Owensville, No. 104, Owensville. Ind.	135
44	Hartford City, 36, Hartford City, Ind.	128
45	Progressive No. 166, Hammond, Ind.	123
46	Jewel No. 334, Michigan City, Ind.	122
47	Frankfort No. 2, Frankfort, Ind.	122
48	French Lick No. 200, French Lick, Ind.	112
49	Freelandville No.91, Freelandville, Ind.	109
50	Bluffton, No. 7, Bluffton, Ind.	107
51	Tennyson No. 203, Tennyson, Ind.	103
52	Faith No. 316, Evansville, Ind.	100

Kentucky

1	Kentucky No. 11, Louisville, Ky	1068
2	Jehovah No. 4, Louisville, Ky.	400
3	Ludlow No. 9, Ludlow, Ky.	301
4	Henderson No. 3, Henderson, Ky.	288
5	Covington No. 2, Covington, Ky	185
6	Newport No. 1, Newport, Ky.	163
7	Ilderim No. 14, Louisville, Ky	141
8	Mizpah No. 8, Bellevue, Ky.	114

Ohio

1	Portsmouth No. 109, Portsmouth, O.	1007
2	Forest City No. 15, Cleveland, O.	623
3	Ilderim, No. 1, Dayton, O.	622
4	Esther No. 4, Hamilton, O.	428
5	Washington No. 43, Toledo, O.	367
6	Crockery City No. 111, E. Liv'r'l, O.	334
7	Canton No. 57, Canton, O.	312
8	Lew Wallace No. 189, Dayton, O.	311
9	Lincoln No. 23, Lima, O.	292
10	Ben-Hur No. 7, Findlay, O.	287
11	Springfield No. 31, Springfield, O.	270
12	Toledo No. 34, Toledo, O.	234
13	Balthasar No. 3, Cincinnati, O	228
14	Mars No. 151, Cincinnati, O.	199
15	Aldebaran No. 14, Youngstown, O.	194
16	Butler No. 99, Hamilton, O.	171
17	Eros No. 5, Mt. Vernon. O.	165
18	Ithamar No. 8, Marion. O.	157
19	Bellefontaine No. 12, Bellefontaine, O.	153
20	Alpha No. 51, Newark, O.	146
21	Liberty No. 70, Cumminsville, O.	137
22	Sidney, No. 19, Sidney, O.	125
23	Star of Valley No. 113, Wellsville, O.	116
24	Victory No. 176. Cincinnati, O.	105
25	Putnam, No. 62, Columbus Grove, O.	104

Illinois

1	Triumph No. 17, Decatur, Ill	739
2	Ithamar No. 1, Danville, Ill	602
3	Caledonia No. 59, Urbana, Ill	455
4	E. St. Louis No. 136, E. St. Louis, Ill.	444
5	Valhalla No. 63, Chicago, Ill	343
6	Mira No. 97, Mt. Carmel, Ill	293
7	Balthasar No. 2, Champaign, Ill.,	276
8	Mt. Vernon No. 115, Mt. Vernon, Ill	276
9	Damascus No. 41, Springfield, Ill.	261
10	Galesburg No. 50, Galesburg, Ill	261
11	Friendship No. 61, Chicago, Ill.	260
12	Lawrenceville, 86, Lawrenceville, Ill.	256
13	Olney No. 12, Olney, Ill.	240
14	Castalia, No. 154, Joliet, Ill.	240
15	Danville No. 474, Danville, Ill.	224
16	Fox River No. 508, Aurora, Ill.	219
17	Granite No. 144, Granite City, Ill.	215
18	Miriam No. 11, Kensington, Ill.	211
19	Metropolis No. 181, Metropolis, Ill.	208
20	Harrisburg No. 116, Harrisburg, Ill.	205
21	Waukegan No. 76, Waukegan, Ill.	197
22	Mizpah No. 7, Rockford, Ill	181
23	Grayville No. 28. Grayville, Ill.	178
24	Pullman No, 42, Pullman, Ill	170
25	Linne No. 262, Rockford, Ill.	158
26	Auburn No. 49, Auburn Park, Ill.	142
27	Kankakee No. 91, Kankakee, Ill.	140
28	West Salem No. 31, W. Salem, Ill.	138
29	Garfield No. 64, Chicago, Ill.	135
30	Paris No. 4, Paris, Ill.	135
31	Chicago No. 15, Chicago, Ill.	135
32	Litchfield No. 169, Litchfield, Ill.	135
33	Superior No. 372, South Chicago, Ill.	134
34	Kewanee No. 258, Kewanee, Ill.	133
35	Cairo No. 171, Cairo, Ill.	131
36	Fairfield No. 101 Fairfield, Ill.	131
37	Columbia No. 74, Chicago, Ill.	130
38	Voduany No. 333, Chicago, Ill	127
39	Robinson No. 48, Robinson, Ill.	125
40	Effingham No. 36, Effingham, Ill	117
41	Decatur No. 243, Decatur, Ill.	117
42	Chicago No. 66, South Chicago Ill.	115
43	Madison No. 200, Madison, Ill.	109
44	St. Joseph No. 3, St. Joseph, Ill.	106
45	F. L. Riegr, No. 281, Chicago, Ill.	104
47	K.J. Poniatowski, No. 240, Chicago, Ill.	102
48	Germania No. 82, Chicago, Ill.	100
49	Mt. Carmel No. 453, Mt. Carmel, Ill.	100

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	678
2	Mecca No. 13, Omaha, Neb.	382
3	Lincoln No. 118, Lincoln, Neb.	373
4	Harmony No. 28, Ord, Neb.	193
5	Arrius No. 32, Scotia, Neb.	142
6	Stanton, No. 10, Stanton, Neb.	118
7	North Nebraska No. 9, Norfolk, Neb.	116
8	Fullerton No. 6, Fullerton, Neb.	113
9	Osceola No. 39, Osceola, Neb.	110
10	Esther No. 21, David City, Neb.	110
11	Ilderim No. 18, Columbus, Neb.	106
12	Fairbury No. 136, Faiybury, Neb.	102

Iowa

1	Melchior No. 3, Waterloo, Ia.	589
2	Aldebaran No. 12, Cedar Rapids, Ia.	453
3	Tirzah No. 3, Mason City, Iowa	426
4	Roman No. 98, Sioux City, Ia.	255
5	Cedar Rapids, No. 65, Cedar Rapids, Ia.	228
6	Jewel No. 2, Council Bluffs, Ia.	208
7	Ben-Hur No. 15, Oskaloosa, Ia.	152
8	Banner No. 29, Sioux City, Ia.	140
9	Unity No. 54, Marshalltown, Ia.	134
10	Clinton No. 28, Clinton, Ia.	126
11	Star, No. 41, Creston, Ia	107

Tennessee

1	Usona No. 36, Memphis, Tenn.	498

Missouri

1	Carnation No. 7, Kennett, Mo.	483
2	Century No. 26, St. Louis, Mo	308
3	Morehouse No. 10, Morehouse, Mo.	198
4	Independence No. 159, Dexter, Mo	195
5	Sikeston No. 9, Sikeston, Mo.	187
6	Simonides No. 61, St. Louis, Mo.	140
7	Benton No. 143, St. Louis, Mo.	132
8	Lone Rock, No. 156, Chaffee, Mo.	125
9	Poplar Bluff, No. 65, Popular Bluff, Mo.	105
10	Sedalia No. 39, Sedalia, Mo.	100
11	Senath No. 85, Senath, Mo.	100

Pennsylvania

1	Keystone No. 1, Bradford, Pa.	421
2	Pioneer No. 42, Scranton, Pa.	401
3	Lew Wallace No. 17, Meadville, Pa.	309
4	Harmony No. 43, Sharon, Pa.	245
5	Ben Franklin, 97, Philadelphia, Pa.	229
6	New Kensington, 11, N. Kensington, Pa.	225
7	Arrius No. 4, Braddock, Pa.	217
8	Rigel, No. 9, Newcastle, Penn	203
9	Trevyline No. 12, Jeannette, Pa	186

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	376

Michigan

1	Eros No. 27, Saginaw, Mich,	316
2	Fort No. 130, Detroit, Mich.	227
3	Queen No. 43, Battle Creek, Mich	194
4	Kalamazoo, No. 4, Kalamazoo, Mich.	171
5	Cadillac No. 44, Detroit, Mich.	170
6	Ben-Hur No. 1, Flint, Mich.	145
7	Ilderim No. 9, Jackson, Mich.	128
8	Peerless No, 100, Lansing, Mich.	106
9	Mars No. 31, Bay City, Mich.	106
10	State No. 150, Detroit, Mich.	104

Washington

1	Tacoma No. 2, Tacoma, Wash	302
2	Ben-Hur No. 3, Bellingham, Wash.	109
3	Purity, No. 13, Buckley, Wash.	108

Texas

1	Lone Star No. 1 Ft. Worth, Tex.	247
2	Simonides No. 11, Marshall, Tex.	213
3	Arrius No. 68, Wichita Falls, Tex.	193
4	Tirzah No. 10, Dallas, Tex.	191
5	Greenville No. 39, Greenville, Tex.	180
6	Ithamar No. 8, Cleburne, Tex.	172
7	Ben-Hur No. 5, Houston, Tex.	132
8	Denison No. 94, Denison, Tex.	101

Arkansas

1	Esther No. 3, Jonesboro, Ark	226
2	Egyptian No. 4, Paragould, Ark	205
3	Century No. 10, Wynne, Ark.	122
4	Tirzah, No. 32, Truman, Ark	113

California

1	Simonides No. 4. Los Angeles, Cal.	181
2	Los Angeles, No. 19, Los Angeles, Cal.	154
3	Live Oak No. 32, Oakland, Cal.	108

Oregon

1	Ben-Hur No. 9, Portland, Ore	163

Wisconsin

1	Atlas No. 28, Milwaukee, Wis.	158

Oklahoma

1	Oklahoma No. 1, Oklahoma City, Okla.	137

New Jersey

1	Progress No. 6, Paterson, N. J.	135

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	121
2	Maryland No. 1, Baltimore, Md.	119
3	Highland, No. 3, Highlandtown, Md	118

Virginia

1	Staunton No. 3, Staunton, Va.	115
2	Roanoke No. 4, Roanoke, Va.	110

Louisiana

1	Evangeline No. 10, Patterson, La.	105
2	St. Mary No. 34, Morgan City, La.	100

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Tables 1 and 4, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

AGE	Table 1	Table 2	Table 3	Table 4
18	$ 67	$1 00	$1 05	$ 91
19	68	1 02	1 07	92
20	69	1 04	1 09	94
21	70	1 07	1 12	96
22	71	1 09	1 15	98
23	72	1 12	1 18	1 00
24	74	1 15	1 22	1 02
25	76	1 19	1 26	1 04
26	78	1 22	1 30	1 07
27	80	1 26	1 34	1 09
28	82	1 30	1 38	1 12
29	83	1 34	1 43	1 15
30	85	1 39	1 48	1 18
31	87	1 44	1 53	1 21
32	89	1 49	1 58	1 24
33	91	1 54	1 64	1 28
34	94	1 59	1 70	1 32
35	97	1 64	1 77	1 36
36	1 00	1 71	1 84	1 40
37	1 02	1 78	1 92	1 44
38	1 04	1 84	1 99	1 48
39	1 07	1 91	2 07	1 53
40	1 10	1 99	2 16	1 58
41	1 13	2 07	2 25	1 64
42	1 17	2 15	2 35	1 69
43	1 21	2 25	2 46	1 75
44	1 24	2 35	2 57	1 81
45	1 27	2 45	2 70	1 88
46	1 32	2 56	2 83	1 94
47	1 37	2 68	2 96	2 02
48	1 41	2 80	3 10	2 09
49	1 46	2 93	3 26	2 17
50	1 51	3 06	3 42	2 26
51		3 21	3 60	2 35
52		3 27	3 79	2 44
53		3 54	4 00	2 54
54		3 72	4 22	2 65
55		3 91	4 46	2 76
56		4 14	4 76	
57		4 44	5 15	
58		4 80	5 66	
59		5 20	6 38	
60		5 62	7 19	
61		6 06		
62		6 52		
63		7 00		
64		7 50		
65		8 01		
66		8 54		
67		9 11		
68		9 73		
69		10 40		
70		11 14		

Table 1: No one admitted after 50 years of age.
Table 2: No one admitted after 55 years of age.
Tables 3 and 4: No one admitted after 55 years of age.
Table 3: No one transferred after 60 years of age.
Table 4: No one transferred after 55 years of age.

Certificates will be issued for $250, or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Term Tables 1 or 4 to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

DON'T defer making your payment until the last day of the month, for if you do you may overlook it and become suspended, and there is no telling what might happen before you could reinstate yourself.

No one can be a successful and persistent solicitor unless he loves the work. He should feel that he has a mission and that he must live up to that responsibility.—*Ex.*

ATCO
$133
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1916
and small monthly payments secures for you any of 150 models of high grade Autos, priced at $235 to $1,285. Touring Cars, Roadsters, Trucks and Jitneys, originally costing up to $4,000
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TRIBE OF BEN-HUR REMINDER

Monthly Payment and Extra Assessments Nos. 33 and 34

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of August, 1916, together with Extra Assessments Nos. 33 and 34 for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

Class B members are not liable for the above Extra Assessments. All certificates issued prior to July 1, 1908, are designated as Class A certificates and are subject to these Extra Assessments.

In event of your failure to pay the monthly payment, and extra assessment you will stand suspended, without further notice, as provided by our Laws.

The members of Class A whose certificates were issued before January 1, 1898, may have Extra Assessments Nos. 33 and 34 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1898, and June 30, 1908, and numbered from No. 19628 to No. 199999, will be required to pay these two Extra Assessments **in cash,** as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in cash, as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribe of each local Court has been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments **in cash,** and these lists must be preserved for the future use of the Scribe.

Extra Assessments Nos. 35, 36, and 37 for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of September, 1916, together with the regular monthly payment due for that month.

The members of Class A whose certificates were issued before January 1, 1897, may have said Extra Assessments Nos. 35, 36 and 37 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1897, and June 30, 1908, and numbered from No. 12323 to No. 199999, will be required to pay these Extra Assessments Nos. 35, 36 and 37 IN CASH, together with their regular September monthly payment, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Fraternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.

August 1, 1916.
Crawfordsville, Ind.

A Good Deputy

(From *Field Talk.*)

What is a good deputy? Every deputy should be clean, physically and morally; neat always; optimistic ever; pleasant and agreeable to all; have implicit confidence in himself, in the Society he represents, and in its officers; and a thorough understanding of the kinds of certificates issued, the conditions thereof, and of the laws of the Society.

The measure of a good deputy is not the number of applications he can write for the minimum amount, leaving to the representative of another society or company the writing of additional protection the applicant needs, and thus compelling the latter to pay double dues and per capita tax, which could have been avoided by writing him for the full amount in his own Society.

The best deputy is he who writes the largest volume of business, by writing each applicant for all the protection he needs, up to our limit of $3,000, or up to the full amount the applicant can afford to carry. Such business is better for the applicant, better for the Society, and earns greater compensation for the deputy.

Under all circumstances the deputy should explain fully the terms of the certificate he is selling. If a term certificate, the applicant should be told that the rate quoted (which should include per capita tax but not the Court dues) will remain level until age 60 or 65 and that thereafter the higher whole life rate must be paid, informing the applicant what that rate is.

In selling life insurance, it is fair to appeal to the prospect's vanity, pride, and reason, as well as to his emotions.

Appeal to his vanity by assuming that he not only needs, but can afford to carry the limit, $3,000, on the whole life plan and can make his payments on the annual basis. By making all illustrations on this basis the cost is reduced to the minimum, as the rate is lower than any reliable Old Line Life Insurance Company has ever offered and yet is just as good and reliable for the protection of the beneficiary. If you have over-rated his ability to pay, it is an easy matter to adjust the amount of protection, the kind of certificate, or the method of payment to fit the conditions as they are disclosed in the interview.

This method of soliciting will result in a much higher average amount per certificate issued, a larger per cent. of whole life certificates sold, and a greater number of long term payments made, all of which redounds to the advantage of all concerned, the applicant, the Society, and the deputy.

Ecology

Life is a plant. Nourished by the Sunshine of Love and supported by the showers of Happiness. Its bloom is called Success. The size, fragrance and beauty of the bloom is determined wholly upon the quality of nourishment and support.

Should its roots become damaged by the drought of Deceit; or should its plant-stem be blasted by the frosts of Grouchiness, then the bloom likewise becomes blighted and its beauty repulsive.

The millions of parasitic "*If's*" that daily feed upon its being, ply their fangs of doubt alike, to root, stem and blossom. All species of these fungi multiply by the thousands, and if unharmed suck all sustenance from the plan, leaving it as invertebrate as themselves. They cause corns of Contempt on its roots, and from its withered stem comes a cynic exudation, expelling the odor of Soured Grapes.

When deeply rooted in the mother soil of Character the plant grows both Virtuous and Prudent.

It is best adapted to the atmosphere of Self Respect.

When transplanted to other soils and climates it becomes diversiform.

There is one common identity called Conscience; one nature for Good.

Back of these there is the Real Soul-principle, which, if emulated constantly, brings forth Perfect Fruit.—*W. C. M.*

Isn't it the Truth

If you meet a man who is down in the mouth, who thinks that his own is all wrong, just take him aside, or out for a ride, and hand him this quaint little song.

"There are fancier towns than your own little town; there are towns that are bigger than this, and the people who live in the tinier town all the city excitement miss. There are things you can see in the wealthier town that you can't in the town that is small, and yet—up and down there is no other town like your own little town, after all. It may be the street through the heart of your town isn't long, isn't wide, isn't straight, but the neighbors you know in your own little own with a welcome your coming await. In the glittering streets of the glittering town, with its palace and pavement and wall, in the midst of the throng you will frequently long for your own little town after all. You measure a town, not by money, or the miles its border extends; the best things you can have, wherever the town, are contentment, enjoyment, and friends. If you'll live and work and trade in your town in spite of the fact that it's small you'll find that the town—your own little town—is the best kind of a town, after all."—*Exchange.*

Quite Simple

An old woman was put in the witness box to tell what she knew about the annihilation of a prize pig by a motor car. Being sworn, she was asked if she had seen the car kill the pig in question. "I seed it." "Then," said counsel, "tell the court in as few words as possible just how it occurred." "Yes, sir. It jest tooted and tuck him."

Don't Look For a Grievance

There is nothing quite so easy to find as a grievance. It can be made to order in a second's time, no material other than the imagination being necessary.

By being on the watch for insults and injuries one has little time for the sweet enjoyments of life.

Plenty of work is the best remedy for sensitive individuals—work and self-control—determination and will. Half of one's griefs are only imaginary. Have you ever wished you might have returned to you the precious hours you spent in suffering over nothing?

Announcements

Brother A. L. Saulmon, our State Manager for Tennessee, sends us the following announcement:

"Camp Lookout will open Monday, August 7. Reserve this date, make no other engagements. There may be other attractions, there may be other meetings, remember, however, this is the 'Big Top' and others are only 'Side Liners.'

"If you want a week of rest, complete loss of troubles, a good time, plenty of beautiful scenery, good eating, come to Sunny Tennessee during the week commencing August 7."

Camp Lookout is located on Lookout Mountain near Chattanooga, Tennessee, and is one of the most beautiful and restful places possible to spend a week's outing. We shall hope to have a full account of this affair to publish in the September Chariot.

Important Book

If you are interested in Fraternal Insurance Work, you should have a copy of the new book entitled "A Manual for the Management of Fraternal Insurance Lodges," by Dr. John Potts.

Every Presiding Officer, every Secretary, every Treasurer, every Trustee, every Deputy and every Influential Member should have a copy, that each and all may more thoroughly understand their duties and obligations as well as their rights and privileges.

If your Court is "dead" or is not growing satisfactorily the Manual will create more interest and enthusiasm than anything else. The Manual is sent for 75 cents postpaid. Send post-office money order, express order, or bank draft. Do not send personal checks, stamps, coin, or currency. Address Fraternal Publishing Co., Fort Worth, Texas.

Everybody in this world has a cross of some kind to bear. It may be one lying unseen in the silence of the heart's profoundest depths; or it may be one that is painfully visible to all. To some God gives but one great cross to bear; on others he showers what seems like a multitude of smaller ones. But, great or small, or one or many, the cross is there and must be carried.

Some bearers wreathe their crosses with the sharp thorns of repining and discontent; others with a soft blossom of patience and hope. It is largely a matter of choice, resting with the bearer; but it is the revelation of our past experience that he finds his cross lightest who has learned — bitter though the lesson be—to smile with others at his own miseries.—*Ex.*

King David inquired: "Why do the heathen rage?" We have discovered that it was because his wife had taken up the bedroom carpet and he had planted his bare foot on a tack that had been left point up, after which he hopped around on one foot for five minutes, all the while pouring out observations hot enough to curl the hair on the head of a Modoc Indian.

Talent knows what to do, tact knows when and how to do it.

When you give a discontented man his own way, he always wants to do something else.

Education commences at the mother's knee, and every word spoken within the hearsay of little children tends towards the formation of character.

It is worth remembering that insurance rates, to be dependable, to give promise of security and safety, must have a scientific basis. Haphazard, hit-and-miss tables of rates foretell failure.—*Ex.*

The study of truth is perpetually joined with the love of virtue, for there is no virtue which derives not its original from truth; as, on the contrary, there is no vice which has not its beginning from a lie. Truth is the foundation of all knowledge, and the cement of all societies.

UNDER THE PALMS

Friendship

Have you a friend, one true, strong friend,
  Whose heart beats ever warm;
Whose hand on yours holds fast its grip,
  However fierce life's storm;
Whose smile makes sunshine brighter seem,
  Whose laugh disperses care;
Whose cheery confidence assures
  A refuge from despair?

Have you a friend—one old, tried, friend,
  Whom time the more endears,
To memory's inward vision, with
  The passing of the years?
Whose kindness is as constant as
  The light of God's own day;
Whose thoughts are with you, though himself
  Is half a world away?

If such a friend you have in truth,
  Then you are rich indeed,
Although of things men count as wealth
  You seem in sorest need;
And richer still, in treasure that
  Increases to life's end,
If you unto some brother man
  Can prove that perfect friend.

—*Selected.*

NEWS FROM THE COURTS

Nebraska

York, Neb.—Sunday afternoon, York Court No. 61 observed Memorial Day, an appropriate program was given, including a solo by Karl Rosenlof.

Seventeen flower girls placed flowers on each of the seventeen chairs which were draped with crepe in memory of the departed brothers and sisters in Ben-Hur.

Hon. N. A. Dean spoke effectively on the lives of the deceased. At the close of the program at the hall, the members and friends went to the cemetery where they decorated the graves and held another impressive service, using the ritual of the Order.

Friday, July 28, the members of our Court are planning for a "Grand Rally and Reception" for our Supreme Chief, Dr. R. H. Gerard, who will be our honored guest.

Brother Henry Gates, our District Manager, is in charge and is being ably assisted by the various committees on Program, Refreshments, Reception and Initiation. We will give an account of the affair in the next issue of The Chariot. Reporter.

Arkansas

Paragould, Ark.—Egyptian Court No. 4 gave their "Annual Outing and Fishing" Tuesday, June 20. Between thirty and forty of the members met at the hall at five o'clock a. m. and went to the Main Shore, about twelve miles distant, and spent the day fishing and boat riding, returning home at a late hour that night, having spent a most enjoyable day; indeed, everyone admitted it to be the best Outing ever given by Egyptian Court.

Our Court celebrated the "Fourth" at the Great White Way. More than 15,000 people were present and each of the Fraternal Societies in the city participated in the parade with floats, there being a prize offered for the most beautiful and attractive floats. Egyptian Court No. 4 was awarded First Prize, of which we are justly proud.

Scribe.

Little Rock, Ark.—Great plans are being made for the State Congress which will be held at Jonesboro during the month of October. It is hoped to make this the best session our Congress has ever held, and some of the Supreme Officers are expected to be present at the meeting. We trust each and every Court in the State will arrange to be represented and should correspond with our State Manager, A. S. Bradshaw, 215 West Second Street, Little Rock, Ark., or Mrs. Phebe Wachsmuth, State Scribe, whose address is 609 South Seventh Street, Paragould, Ark. Reporter.

New York

Buffalo, N. Y.—Chief Lucy H. Wilde was accorded a most cordial reception on her arrival home from the Ben-Hur Supreme Meeting by the Drill Team of Court No. 37. A varied program of entertainment preceded the whole lodge in expressing their gratification for the safe arrival of our beloved executive.

The team on its entrance to the Court formed in a position to march abreast across the Court, and on the signal from their Captain to march they raised a pretty surprise over their heads—a large arch with cloth covered letters spelling "WELCOME CHIEF." Their famous military drill was then performed, and as usual their ease and ability to perform the various evolutions was a general signal for much applause.

A report of the convention notes was read and received favorably by the members, especially the one calling for the draping of an American flag over the altar. This should prove a very pretty incident in Court life and should be made more interesting at the present time due to the wave of loyal patriotism now sweeping the country.

It was a few months ago that a challenge was given to this Court by Ben-Hur Court No. 15 of Ft. Wayne, Indiana, and answered by us, and we are still waiting to hear what they have to say to our answer. No doubt whatever their intentions were in regard to answering us, have all been blown to the winds since the Representative to the convention of the consolidated Ft. Wayne Courts noted the "preparedness" air of the Buffalo Chief. The incident happened at the Supreme Meeting Banquet, when our Chief, Sister Wilde, was called upon to say a few words—she did all right and we don't doubt but that it was the challengers' emissary, for her words concerned the unanswered ultimatum, and for some reason or other possibly the national affliction, "unpreparedness," was the cause for his silence. Silence is unbecoming Ben-Hur members and we expect to hear in the near future an answer from our brothers of the newly consolidated Court No. 15.

Chief Sister Wilde has spoken of nothing since her return but of the exceptionally fine time shown and accorded the visitors to Crawfordsville. CORRESPONDENT.

Alabama

SHEFFIELD, ALA.—Wednesday evening, July 13, Sheffield Court No. 18 had a very interesting meeting. We had our State Manager, Brother F. V. Parker, from Birmingham with us and he made a strong talk. We now have between 65 and 70 members and with new applications going in every meeting night we hope to soon be on the Honor Roll.

Sheffield Court No. 18 meets every second and fourth Wednesday night and we would be glad to have visiting members from any of the other Courts with us any time. Keep your eye on us for we are coming to the Honor Rolil in a short time. CHIEF.

DEWITT, ARK.—The enthusiasm of the members of DeWitt Court No. 72 is manifesting itself in a great work which is being done in our Court. We have already purchased $75.00 worth of paraphenalia and are planning to still more completely equip our Degree Team for the initiation of candidates. A splendid corps of officers has been elected for this term and the last six months of the year 1916 will make history for the work of Ben-Hur in DeWitt. You will hear more good things in future issues of THE CHARIOT from DeWitt Court. SCRIBE.

Ohio

AKRON, OHIO.—We want every one of our members up on their toes, September is just at our door, also Gerard Month, you know that means 50,000 at the least. In order that we may very properly honor Dr. Gerard and make Akron one of the brightest flowers in the Garden of Ohio and put a bright smile upon the face of our Genial State Manager, Brother R. G. Hungate. There is a fish supper at Louie Young's in connection with this contest, so get in touch with our District Manager and visit the Court and get necessary information. Now the question before the house is, Are you going to be an Izzer or just a Wuzzer? Better talk to that neighbor, also friends, in order to be ready for the feed. Court room, in State Bank Building, corner Main and Market Streets, third floor. Sojourning members are most cordially invited to attend. CORRESPONDENT.

New Jersey

PASSAIC, N. J.—Friday evening, July 7, Ben-Hur Court No. 7 tendered a banquet and reception to a large gathering of Ben-Hurites in their rooms, over the Post Office, in honor of our esteemed State Manager, Brother J. D. Robberts, and also to celebrate the election of Brother John Bailey to the office of Supreme Keeper of the Outer Gate. The rooms were tastily decorated with American flags and festoons of crepe paper and ribbons in the colors of our Order. The banquet table prettily decorated with flowers and Ben-Hur colors and Ben-Hur mirrors and fans, was formed in the shape of a large "T" which signified that the speakers of the evening were to select for the subject of their speeches some word beginning with the letter "T."

Mrs. Annie J. Livsey, a sister of Brother Jno. Bailey, was introduced as toastmistress, and after a neat toast to the Tribe, she called on all present to join in the singing of one verse of America. This was done with spirit, and proved that the recent resolution adopted at the last Supreme Meeting concerning our National Flag was a wise one. After paying their respects to the colors, the toastmistress ordered all to be seated to discuss the following menu:

Long Branch Cocktail
Tirzah Stuffed Olives
Sweet Ghirkins a la Robberts
Boiled Tuna Fish—Pardoe
Dressing Mayonaise
Yettman Receipt
Boston Head Lettuce from Fritzsche's
Boiled Smoked Jersey Ham, Bailey's
Hoskin Spuds Prepared in Salad
Reed's Bread Wafers
Bush's Assorted Creamed Ices
Westphal & Bender's Home Made Cake
Tirpak's Delicious Java
Savannah Cheroots

During the meal the following musical program was given to the delight of all present:

March—Medley: American Airs .... Brother V. Bukszar
Violin Solo—"Berceuse" .... Master Edw. Tirpak
Cabaret Songs.........Mr. George Rutledge
Piano Solo—"Lucia Di Lammermoor"...... Master John L. Bailey

After the inner man had been bountifully looked after, the toastmistress introduced Brother Robberts, whose talk was on "Truth." Brother Robberts' speech was confined to the Truth concerning the Tribe of Ben-Hur. He certainly did justice to his subject and the amount of applause given him testified to the fact that the "truth" is sometimes appreciated. The next speaker, Brother Fritzche of Tirzah Court No. 2, Long Branch, chose for his subject "Tales and Tails." He kept his audience in good humor throughout his entire speech. Brother Haskins of Progress Court No. 6, of Paterson, spoke on "Triumph." His speech was well received and his remarks regarding the honor shown New Jersey in having a Supreme Officer were loudly applauded. Brother Yettman, who represented Asbury Park and Perth Amboy, talked on Taste and Touch. His remarks were tastily chosen, though brief, and pleased his hearers to the utmost. Brother Jno. Bailey selected the words, "The Test." He urged the members throughout the state to aid in spreading the Ben-Hur gospel in order that his desires to increase Jersey's membership Twice or Thrice the present number during his term of office could be accomplished.

"The Truth has been told,
No Tales let us hear,
Then with Triumph our motto,
The Test we'll not fear."

At the conclusion of festivities dancing was enjoyed until the "wee small" hours, and all left voting the occasion one Triumph with a big "T." Brother Bender acted as chairman, Brother Wentink as cook, and they were ably assisted by the ladies of the Court and their lady friends. CORRESPONDENT.

Michigan

SAGINAW, MICH.—Friday night, June 16, will be remembered for a long time by those who took part, as well as those who witnessed, the Spectacular Degree work staged at the Academy of Music. The opening scene, with Wm. A. Hinnus as Balthazar, Herman A. Krueger as Melchior, and Louie M. Rottman as Gaspar. Each emphasized how much care had been given in preparation. Between the first and second acts, Brother W. E. Cole welcomed all and wished for all the candidates and visitors, that the glad occasion might be of a lasting memory and benefit. The Court scene was enacted by Sister Isabel Ewing as Chief, Sister Sarah Cook as Past Chief, Brother F. Floyd Vollman as Judge, and Sister Frieda Vollman as Teacher. Between the second and third scenes. Brother M. W. Voris, our State Manager, introduced Sister Mary R. Lochhead, and spoke of the many years of service for Ben-Hur Sister Lochhead had rendered in many ways. As a loyal member and faithful local officer, then as a State officer, and finally as a member of our Supreme Body, and now was elected Supreme Captain. Sister Lochhead was given a most royal welcome and in her own way got even with the State Manager and Brother Cole for their remarks. She said, "The Tribe of Ben-Hur in Michigan should feel equally honored."

Saginaw feels proud of their Past State Chief, our State Manager, and all who so graciously took part in our successful spectacular.

The House Top scene was rendered by Frieda Vollmar as Mother, Cora M. Harbson as Amrah, F. Floyd Vollmar as Messala. Margaret Strachan as Tirzah, David D. Mooney, Jr., as Ben-Hur, W. N. Steele as Simonides.

The Roman Galley scene by Thomas Strachan as Captain, with his "squad" of well drilled soldiers, Geo. H. Mertz as Arrius, David D. Mooney, Jr., as Ben-Hur. The Galley was manned by husky slaves.

The Home of Simonides, though never given in Saginaw on any previous occasion, was splendidly given by W. N. Steele as Simonides, Frieda Vollmar as Esther, David D. Mooney as Ben-Hur, and Wesley Harbson as Malluch.

The Door-Step scene was given with such emotion that it carried conviction to all. Frieda Vollmar as Mother, Margaret Strachan as Tirzah, David D. Mooney as Ben-Hur, Cora M. Harbson as Amrah.

The Spectacular Finale was a gorgeous arrangement of the entire cast, Roman Soldiers, Hebrew Women, Singers, etc., when the Holy City was sung. Then the Family of Hur, Mother, Daughter and Son, occupied the center of the stage and under beautiful light gave their lectures and the performance closed with singing "Home, Sweet Home." Sister Eva Cheney furnished the music between acts and for all singing.

After leaving the Academy all retired to the Court room of Eros Court, in Foresters' Temple, where refreshments were served in the banquet hall and the evening was enjoyed by members, candidates, and friends in tripping the light fantastic.

Everybody interested in the great success extends a vote of thanks to our Supreme body, that makes it possible to have such profitable and so pleasant an occasion. CORRESPONDENT.

LANSING, MICH.—Although not heard from as often as other States, Michigan is holding her own in the work of our Order. This fact has been happily demonstrated to us in the election of our Supreme Representative, Mrs. Mary R. Lochhead, to the office of Supreme Captain. We knew she would do us honor, but it is a pleasing commendation to have her recognized by others.

The Michigan State Congress, Tribe of Ben-Hur, is to meet this year, August 30 and 31, at Hillsdale. These annual meetings continue to grow in interest and value, and it is our experience that no State should be without an organization of this kind.

Michigan sends greetings and rejoices with you that in these days of unrest in Fraternal circles, we belong to an Order whose anchor is cast in still waters. STATE SCRIBE.

Missouri

SENATH, MO.—Thursday evening, June 23, Senath Court No. 85 held Memorial Services in the W. O. W. Hall, which was well decorated for the meeting and an appropriate program, consisting of music, speaking, and a drill by the children was given in connection with the regular memorial exercises. The work was well rendered and was witnessed by a splendid audience.

We feel that this meeting has greatly strnegthened Senath Court. REPORTER.

HORNERSVILLE, MO.—Wednesday evening, June 16, Willow Court No. 83, held their memorial services in the Court room. The room was beautifully decorated with flowers and the colors of the Order.

Besides the regular memorial exercises, a program suited for the occasion was added. This Court carried out their work, almost without an error, and are to be highly congratulated for the splendid program rendered on this occasion.

We regret, however, that the weather was unfavorable at this time, as it prevented many from attending the meeting. REPORTER.

SPRINGFIELD, MO.—Thursday night, July 13, Iris Court No 141 was instituted at the K. of P. Hall by Brother P. E. Genoway, our State Manager. The work of securing the new members was done by Brother O'Bryan, who is a recent addition to the Field Force, but who is greatly interested in the work. We have a fine corps of new officers. Brother Nickols, Cashier of the Queen City Bank, was elected to the office of Scribe, and we feel he will prove to be the right man in the right place. The new Court starts out under most promising conditions and we hope to have fifty members by the first of August. A MEMBER.

Louisiana

NEW ORLEANS, LA.—Star of Bethlehem Court No. 6 held their regular meeting Wednesday evening at Khorassin Hall, 134 South Rampart Street. Although the weather looked threatening there was a good attendance. A request from New Orleans Court No. 5 to initiate one candidate for them was received and accepted. Although several of the members of the Degree Team were absent, with the assistance of our Past Chief Bosquet and Dr. Lafont the degree was given to the candidate in the presence of several visitors from Court No. 5.

Before adjourning several good talks were made on the good of the Order, and every one was pleased with the evening. The next meeting of this Court will be held July 12 and all members from the other Courts are invited to attend. REPORTER.

FRANKLIN, LA.—Teche Court No. 31, gave a basket picnic and outing, at Cote Blanche Island, July 8. Chief S. O. Bernard and all the members met at the S. P. boat landing, at 8 a. m., where Past Chief W. H. Kramer had two large sea-going gas boats in waiting for the members. Promptly at 8:30 a. m. we were on our way to the Lake View Club house, near the gulf coast, where arrangements had been made for the use of the club house for the day. Upon arrival of the members at the club house, ice-cold water melons were served. This was quite a treat and was enjoyed by all. After eating melons the members were entertained by Brother Bodin with some of his famous acrobatic stunts.

At 2 o'clock a good old-fashioned "camp dinner" was served, the dinner having been prepared by Bailey Chadwick, who knows his business in the kitchen. At 3:30 p. m. the members donned their bathing suits, and were ready for a good old surf bath, in the gulf waters.

After enjoying the bathing, coffee and cakes were served. We had as our guests District Manager Fred Mensman, of Patterson, La. Mr. Bailey Chadwick, and Mr. Bergeron, of Franklin, La. We left the club house at 5:30 p. m., and arrived at Franklin, La., at 7 p. m. All were delighted with the day's pleasure and trip. REPORTER.

JEANERETTE, LA.—Attakapas Court No. 61 held its regular meeting on Thursday night, July 6, in the W. O. W. hall. The attendance was good and our State Manager, F. X. Meyers, of Lafayette, was with us, and made a good talk along the lines of Ben-Hur. The members have all promised to help secure new members, and our Court will soon rank with the others in Louisiana.

District Manager Fred Mensman, of Patterson will be with us for a few days, to help secure new members, and we expect to have a large class to initiate very soon. MEMBER.

MORGAN CITY, LA.—St. Mary Court No. 34 held another record breaking meeting Tuesday night, July the 11, at their meeting place, the Red Men hall. Several members were obligated and given the secret work. District Manager Fred Mensman presented five new applications at this meeting, and we will have a class of ten to initiate Tuesday night, July the 18. Our membership now stands 103, and we expect to reach the 150 mark shortly.

Brother Murphy Ratcliff was the winner of the Gentleman's Ben-Hur watch, given by the Supreme Office, as a prize, for securing new members. District Manager Fred Mensman, installed the newly elected officers for the term beginning July, 1916. Chief Thomas Gorman was re-elected as Chief, this being Brother Gorman's third term as Chief. Chief Gorman made a fine talk to the members, thanking them for re-electing him, and assuring the members that he would try to fill his office, this new term, in the same way he has in the past. MEMBER.

PATTERSON, LA.—Evangeline Court No. 10 held a strictly business meeting, on Thursday night, July the 6. Chief I. G. Higgins, presiding, the attendance was very good considering the bad weather.

A special meeting was ordered for Thursday night, July the 13, 1916. Cards were mailed to each member, asking them to attend the meeting. Refreshments will be served by the lady members, and we expect to have a class to initiate shortly. CORRESPONDENT.

Pennsylvania

PHILADELPHIA, PA. — Benjamin Franklin Court No. 97, Philadelphia, is still growing and now boasts of over 300 good loyal members upon its rolls. A picnic and several other entertainments are on for this summer. Deputy Abrahams is to be congratulated upon this splendid Court and its active workers. Past Chief L. A. Feldman filled the Court full of ginger with his report of the Supreme Tribe Meeting, which he had the honor of being elected as the Delegate from Eastern Pennsylvania and he wishes to thank every Court and member who voted for him. We know he filled this honorable position with credit to the members and Courts.

Helene Court No. 111, Philadelphia, is fast coming to the front and if Benjamin Franklin Court doesn't look out there may be a race as to which is the biggest Court in Philadelphia. Too much credit can not be given Deputy Campbell for this splendid Court and its enthusiastic officers and members. Several entertainments are being planned by this Court. The Courts in Philadelphia are planning to make Gerard Month a winner and every member is determined to have their name placed upon the Roll of Honor by securing at least one new member.

Chester Court No. 104, of Chester, has now passed the one hundred mark and adding new members every meeting night. Monday evening, June 12, Brother A. D. Rose, Philadelphia, paid them a visit and after the fourteen new candidate had been properly introduced into the Court he gave them a splendid account of the Supreme Meeting held June 6th. Every member of Chester Court has pledged themselves to secure a new member for the Gerard Month. Deputy Edgar has proven himself a real Organizer in his work for this Court.

Pittston Court No. 92, of Pittston, held a lively session June 14, at which time A. D. Rose was present and gave them an interesting report of the Supreme meeting and explained the new table to be known as No. 4, Sister Julia Hines, Chief of the Court, assured all that Pittston Court was to go forward from now on as never before and the members agreed with her that they would do all in their power to help. Much interest prevails in Pittston Court and the Supreme Officers can depend upon Sisters Anna M. Cosgrove, Apple and Hines to make it what it should be.

Palmerton Court No. 101, held one of the best meetings in the history of the Court Wednesday evening, June 14, when they moved into their new hall, which is the finest in Palmerton, Deputy Miller presented a large class of candidates, which was properly initiated into the Court. After which a social session was enjoyed and every one went home determined to make Palmerton Court the best in the State. This Court will show them what can be done during September. Every member is expected to secure a Gerard Member and a Gerard prize.

Allentown Court No. 98, of Allentown, is preparing for some lively times this year with a big increase in membership. Monday evening, June 26, several new members were initiated into the mysteries of Ben-Hur, after which a social session was held.

Sixth Ward Court No. 99, of Allentown, held a lively meeting Saturday evening, June 17, at which time several new members were admitted to membership which is the result of the work of their Scribe, Brother Petroskey, who has proven himself a master in all matters pertaining to the Court.

Harrisburg Court No. 87, is preparing for a big campaign. The Court held a special meeting Thursday evening, June 22, at which time Brother A. D. Rose was present and gave the members a good talk and started a campaign for "Get One Gerard Members," and prize, and in October we are planning to have the Bond-opticon lecture on Ben-Hur, a big public meeting, and our Supreme Chief, Dr. Gerard. Harrisburg Court is now adding a few new members every month under the command of Scribe Lockwood.

Scranton Court No. 107 is still holding its own; this Court received a visit from Brother A. D. Rose, Thursday evening, June 15, when he gave them a good report upon the Supreme Meeting and assured the officers that a good live Deputy would be placed in charge of the work in Scranton District not later than the middle of July or August first.

Every member in Eastern Pennsylvania is urged to join the Gerard Month during September and secure a Gerard application, have it examined and receive a Gerard prize. If any member would like to take up Deputy work in Eastern Pennsylvania they should communicate with the Manager, A. D. Rose, Fourth and Green Streets, Philadelphia, Pa. You might know where a new Court could be organized, if so, write.

REPORTER.

SCRANTON, PA.—A most enjoyable dinner complimentary to the Black Team in the recent campaign for new members of the Pioneer Court No. 42, was attended by at least 150 members and friends of the Order at Hotel Nash, Wednesday evening, June 28. Dr. H. S. Mauser was toastmaster and was introduced by Herman Beff, chairman, and Chief of the Court.

In all the evening there was not a dull moment. It was a most informal affair and entirely without the restraint which usually accompanies such events. Toasts were responded to by Thomas E. Evans, Mrs. Lettie Lotz and Leyshon Evans, District Deputy. Selections by the Lyric quartet were well received and music during the banquet was provided by Lawrence. The orchestra also played for the dance which followed the banquet.

The Black Team won the contest for members. Its captain was Bert Hand, who was also a member of the committee on arrangements. The remainder of the committee comprised the captains of the Red, Black and Orange Teams, together with their lieutenants. At the close of the dinner Harry Madden and "Bill" Steinke entertained with solos.

REPORTER.

Profitable Insurance

Pat—"Mike, I joined an insurance order last night, and it's fine."

Mike—"What kind of insurance order?"

Pat—"Well, I pay a dollar a week as long as I live and get two dollars a week as long as I'm dead."

Somebody Takes a Chance

Once in a while a man thinks that whether or not he carries an insurance is strictly his own business. If he will stop for a minute to consider even with a small degree of care he will understand that if he himself does not provide some sort of indemnity in case of his death somebody else must do so. In other words, the risk on his life must be assumed by somebody. If he is a wage earner and is married, his death will mean that the burden of support for the family will fall upon the wife or upon the wife and the adult children. In this case it is very, very easy to see who has carried the risk. If the man is not married and he has property to pay his funeral expenses and to pay his debts then perhaps it might be said that no one had assumed a risk for him. But on the other hand there is always a chance that a man will die with no assets and the general public takes the risk, for if a man does and is not able to pay the cost of a decent burial this cost must be borne by the taxpayers of the community, so that after all some one carries the risks for the uninsured.—*Fraternal Aid.*

Reliability

If you cannot be relied upon, you don't count for much. If you won't stay put, no one can or will depend upon you no matter how smart you may be. Reliability and stability are the qualities most needed by men in the world's work. The world is full of good ideas, good plans and fine opportunities, but there are relatively few men who can be relied upon to "carry the message to Garcia."

A watch that won't keep time is of little worth. So is a bookkeeper or an accountant who constantly makes mistakes in his entries. So is a farmhand who leaves the barn door and road gate open. So is a fieldworker who works one or two days and then rests up for three or four. The slow-going man beats the smart, intelligent, brilliant man because he never quits. Like the tortoise in the fable, the slow, reliable man plods on at a regular pace and keeps it up until he finishes. There is a world full of good starters, but only a handful of good finishers.—*Ex.*

While you are insurable is the time to take membership in Ben-Hur.

THIS FORD FREE
Ford

Send No Money
Just Your Name

You don't need money to get an automobile. Let me give you one of my brand new, never used, latest model, five-passenger Ford Touring Cars, absolutely free of charge. I have given away dozens of them. You might as well haev one, too. If you have no auto and want one, send me your name right away and say: "I want one of your free Fords," a postcard will do

RHOADS AUTO CLUB
307 Capitol Bldg. Topeka, Kansas

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe for the Month Ending July 15, 1916

Balance on June 15, 1916, as follows:		
To credit of Class A	$ 53,403.45	
To credit of Class B	1,320,432.15	
Total		$1,373,835.60
June Receipts:		
Received from Monthly Payments, Class A	$ 43,084.35	
Received from Monthly Payments, Class B	64,992.16	
Received from Interest and Rent, Class A	2,103.18	
Received from Interest and Rent, Class B	6,200.24	
Total Receipts		$ 116,379.93
Sum		$1,490,215.53
June Disbursements:		
Death and Disability Claims, Class A	$ 52,270.00	
Death and Disability Claims, Class B	48,913.41	
Repairs on Real Estate, Class B	35.60	
Maintenance of Building, Class B	407.20	
Total Disbursements		$ 101,626.21
Balance, July 15, 1916		$1,388,589.32
Of which there is to the credit of Class A	**$ 46,320.98**	
Of which there is to the credit of Class B	**1,342,268.34**	
Total		**$1,388,589.32**

Death and Disability Claims Paid in Class A for June, 1916

Wm. A. Moore (Old Age Disability), Eldorado, Ill.	$ 100.00
Geo. I. Hitchcock (Old Age Disability), Anderson, Ind.	90.00
Jno. W. McFarland (Old Age Disability), Oakland City, Ind.	60.00
Mary Curry (Old Age Disability), Olean, N. Y.	100.00
Wm. F. T. McClure (Old Age Disability), Newport, Ky.	100.00
Alexander M. Jacobs (Old Age Disability), Columbus, Ohio	100.00
Wm. H. Taylor, Findlay, Ohio	2,850.00
Jas. W. Landrum, Terre Haute, Ind.	2,000.00
Cyrus F. Bake, Fullerton, Neb.	1,000.00
Sarah A. Harsh, Wapakoneta, Ohio	350.00
Jos. W. Ramsey, Crawfordsville, Ind.	1,800.00
Jno. W. DePuy (Old Age Disability), Wabash, Ind.	100.00
Geo. L. Morse (Old Age Disability), Lodi, Ohio	120.00
Carolina Molter (Old Age Disability), Louisville, Ky.	50.00
Carl Hach (Old Age Disability), Louisville, Ky.	120.00
Louisa Ratcliff Musgrove (Old Age Disability), Danville, Ill.	50.00
Julius Hagedern (Old Age Disability), Louisville, Ky.	75.00
Carrie Hach (Old Age Disability), Louisville, Ky.	50.00
Nicholson Collins, Seattle, Wash.	1,800.00
Oscar Coyles, Canton, Ohio	1,300.00
Milton B. Smith, Danville, Ill.	1,900.00
Wm. L. McKay, Geneva, N. Y.	2,000.00
Orrion A. Emmons, Buffalo, N. Y.	800.00
Frank Flasnick, Omaha, Neb.	2,200.00
James W. Knox, Lewisport, Ky.	700.00
Horace Carlisle, Bellingham, Wash.	1,000.00
Albert C. Gray (Old Age Disability), Jasper, Ind.	50.00
Alpheus H. Kling (Old Age Disability), Peru, Ind.	100.00
Helen Young (Old Age Disability), Grand Haven, Mich.	60.00
Wm. A. M. Hake, Chicago, Ill.	1,700.00
Lucy Peterson, Chicago, Ill.	1,150.00
Simon C. Beede, David City, Neb.	1,500.00
Catherine Cohen, Henderson, Ky.	1,200.00
Ole Thompson, Chicago, Ill.	1,400.00
Alice Rippetoe, Terre Haute, Ind.	1,000.00
Wm. I. Gill, North Salem, Ind.	800.00
Maria W. S. Stone, Lincoln, Neb.	1,100.00
Robert L. Stratton, Staunton, Va.	1,300.00
Henrietta Ek, South Bend, Ind.	1,300.00
Fred Dahl, Waterloo, Iowa	1,600.00
Conrad Kassler (Old Age Disability), Washington, Ind.	100.00
Jno. T. Watson (Old Age Disability), Mauckport, Ind.	100.00
Patrick R. Wrape (Old Age Disability), Carthage, N. Y.	50.00
Ferdinand Huelsenbeck (Old Age Disability), Kendallville, Ind.	160.00
Elihu J. Weesner (Old Age Disability), Marion, Ind.	55.00
Ezekiel Keller (Old Age Disability), Massillon, Ohio	50.00
Arthur H. Holton (Old Age Disability), Logansport, Ind.	120.00
Ephraim Yeiser (Old Age Disability), Avilla, Ind.	120.00
Jacob H. Winner (Old Age Disability), Lebanon, Ohio	90.00
Jno. Orr (Old Age Disability), Sidney, Ohio	50.00
Jacob Seiberg (Old Age Disability), Louisville, Ky.	50.00
Sarah A. Austin, Elgin, Neb.	650.00
Abraham Haugh, Parkersburg, W. Va.	600.00
Emma J. Nelson, Sioux City, Iowa	1,300.00
Geo. L. Hoel, West Liberty, Ill.	2,100.00
Jos. J. Cannon, Knox, Ind.	1,000.00
Walter E. Slye, Tippecanoe City, Ohio	1,700.00
Alfred C. Hinckley, Springfield, Mo.	1,500.00
Mary J. Miller, Huntington, Ind.	1,300.00
Helen M. Frank, Bradford, Pa.	1,000.00
Chas. A. Nichols, Lorain, Ohio	1,200.00
Jno. F. Howard, Crawfordsville. Ind.	1,200.00
Lisetta Trapp (Disability), Hamilton, Ohio	1,500.00
Geo. F. Dubois, Vincennes, Ind.	1,200.00
Total	$ 52,270.00

Death and Disability Claims Paid in Class B for June 1916

Jno. S. Wood (Old Age Disability), Perris, Cal.	978.00
Martha J. Gard, Litchfield, Ill.	2,200.00
Juanita Sullivan, Jonesboro, Ark.	2,000.00
Luella B. Thomas, Danville, Ill.	1,000.00
Thos. S. Fallon, Buffalo, N. Y.	1,000.00
Jas. E. Brown, Chicago, Ill.	1,300.00
Chas. H. Smith, Lansing, Mich.	1,000.00
Annie I. Warner, Niles, Mich.	1,000.00
Clara M. Roeder, Sandborn, Ind.	950.00
Christina Gaines, Washington, Ind.	269.79
Amanda E. McGavern, Cleveland, Ohio	240.00
Franz F. Kuhlman, Metropolis, Ill.	986.11
Ella J. Wise, Muncie, Ind.	1,200.00
Sarah L. Fruit, Decatur, Ill.	1,300.00
Nicholas C. Taylor, Cairo, Ill.	1,000.00
Annie Heise, Litchfield, Ill.	1,200.00
Harry Wykoff, Meadville, Pa.	1,000.00
Benj. F. Rosson, Central City, Ky.	2,000.00
Izora J. McCullouch, Marshall, Texas	1,200.00
Jno. Hutton, Detroit, Mich.	500.00
Sophus Debelstein, Chicago, Ill.	1,600.00
Wm. Weiss, New York, N. Y.	484.85
Eva Clark, Quincy, Ill.	1,000.00
Fred Hupp, Danville, Ill.	1,000.00
Mary E. Hayden, Cairo, Ill.	1,000.00
Jno. J. Casgriff, Logansport, Ind.	1,000.00
Dora M. Lash, Kendallville, Ind.	500.00
Ora C. Baldwin, N. Baltimore, Ohio	1,000.00
Hiram Hamblin (Old Age Disability), Adrian, Mich.	60.00
Randle H. Rude (Old Age Disability), Bone Gap, Ill.	586.80
Chas. H. Haskinson, La Porte, Ind.	1,400.00
Ira B. Wilson, Glendale, Ind.	1,000.00
Wm. H. Thurman, Evansville, Ind.	1,000.00
Abraham S. Drake, Louisville, Ky.	2,400.00
Guy G. Clement, Ord, Neb.	2,400.00
James McNally, Buffalo, N. Y.	1,000.00
Brown Allen, Nashville, Tenn.	1,000.00
Thos. Phillips, Quincy, Ill.	1,000.00
Mary T. S. Truesdell, Cedar Rapids, Iowa	1,300.00
Wm. W. Mudge, Homer, Ill.	1,800.00
Dianna Wentz (Old Age Disability), Shelby, Ohio	391.20
Flossie Price, Canalou, Mo.	333.33
Jess M. Nelson, Canalou, Mo.	333.33
Stephen Millward, E. Liverpool, Ohio	1,000.00
Jas. M. Hanna, Bryan, Tex.	1,100.00
Eliz. A. Peelle, South Bend, Ind.	300.00
Chas. J. Niemann, New Orleans, La.	600.00
Total	$ 48,913.41

Total Paid to Beneficiaries Since Organization $15,005,914.67

Fraternally submitted to T. B. H., JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe of Ben-Hur, July 15, 1916, Showing Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Indiana	$ 76,389.97
First National Bank, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Crawfordsville, Indiana	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana	10,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Indiana	5,000.00
Crawfordsville Trust Co., Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Evansville, Indiana	10,000.00
Real Estate (Old Home Office)	15,971.15
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Invested in First Mortgage Loans	188,500.00
Invested in Municipal and County Bonds	856,858.77
Cash in Office	50.00
Total Assets	$1,388,589.32

Fraternally submitted in T. B. H.,
S. E. VORIS, Supreme Keeper of Tribute.

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXI Crawfordsville, Indiana, September, 1916 No. 9

THE SPECIAL GERARD CAMPAIGN

is now fully inaugurated

September, 1916, has been made a "Special Gerard Month" in honor of our Supreme Chief

FOR SEPTEMBER, 1916

Field Workers will Secure the greatest number of New Beneficial Members for the month ever written in the corresponding month of any year.

GET BUSY NOW

and secure the application of your friend.

SPECIAL GERARD MONTH

SECURE

at least one application for the month of September, 1916. Do not fail.

TRIBE OF BEN-HUR

Special Application Blanks have been sent to all our Deputies and Field Workers and it is hoped each and every blank will be filled and the application returned to the Supreme Office before September 30, 1916.

With The Supreme Chief

(By Dr. R. H. Gerard)

Thursday, July 20, we held our first meeting at Omaha, Nebraska. The Courts had prepared a Banquet at the Rome Hotel. Over one hundred members were served at the Banquet, and the toast list included Mayor Dahlman, Hon. Jno. L. Kennedy, United States Congressman and candidate for United States Senator; County Attorney Magney and State Senator L. J. Quinby (whose illustration appears on page three of this issue of The Chariot), and other lesser lights from a political standpoint, but of importance to the Courts of Omaha. After the Banquet, we repaired to the hall of Capitol City Court No. 23, where a large class of candidates were initiated, including Mayor Dahlman and wife.

The next day, we left for Lincoln, where a joint meeting was held of the three Courts. The attendance was splendid, in spite of the extreme hot weather. Saturday night, July 22, a meeting was held at Fairbury, where over eighty per cent. of the members turned out. The Supreme Chief returned to Omaha, spending Sunday with Deputy Charles Lee and his good wife, Dr. Lee, who are doing such splendid work in Omaha.

On Monday, the party joined the Supreme Chief again at Columbus, where a splendid meeting was held under the direction of Sister Alice Speice, the Scribe of Columbus Court. On Tuesday, the 25, we held a meeting at Ord, which consisted of a class initiation and a special drill. The drill was given by about twenty boys and girls who were in charge of Sister Cora Johnson. One of the novel features of the drill being a little chariot with Ben-Hur as driver. At the close of the drill, a tableau showing Ben-Hur and Arrius, was represented by two young gentlemen. At the conclusion of this, a silver loving cup was presented to the Supreme Chief Dr. R. H. Gerard by the Court at Ord. Too much praise cannot be given Sister Cora Johnson for the good work she is doing in that locality.

The next night, we attended a meeting at North Loup, which is, also in Sister Johnson's territory, and we had another rousing meeting. Promises were made the Supreme Chief that Silent Court would be on the Roll of Honor during the special "Gerard Month" of September, and the Chief responded that if this was accomplished, a splendid prize would be awarded the Court.

Thursday night, a meeting was held at Scotia, in the building owned by the Court at that point. Delegations had gathered in from the surrounding Courts, and about two hundred members were present to welcome our Supreme Chief. The trip wound up with another rousing meeting at York the next night. A reception was also given in honor of the Supreme Chief at the home of Brother N. A. Dean, who was the Representative to the Supreme Tribe for that district at one of the past Supreme Meetings. After the reception all were gathered at the hall, which was filled, and after the class initiation and a long line of speeches, a splendid Banquet, which had been prepared by the ladies of the Court, was enjoyed by all. During the ceremonies of the evening a beautiful picture, depicting the Wise Men in the desert, was presented to our Supreme Chief by Sister Anna Pittman and Brother Henry Gates. Space does not permit us to publish the beautiful presentation speech of Sister Pittman, but we present herewith a poem prepared for the occasion by Brother Gates, under whose efficient direction the work in this district is progressing.

"We pray the prayer that Westerners do;
The peace of the Lord abide with you;
We are grateful for your presence tonight—
You've awakened our love and given us light.
Where'er you are, where'er you go,
May love and kindness ever grow.
We touch our hearts, as Westerners do,
And say, 'Peace and prosperity abide with You.'"

The Supreme Chief left the State early the next morning, loud in his praises of the splendid treatment accorded him while in Nebraska, and expressing his satisfaction at the way the work was being handled for the State under the management of Brother J. J. Cassidy. A tentative promise was made by him to return to this State the latter part of November, when we hope a greater work will be accomplished.

Monday, August 7, our Supreme Chief, Dr. R. H. Gerard, in company with Supreme Instructor, W. N. Steele, attended the State Meeting of Tennessee, which was held at Camp Lookout on Lookout Mountain, and the following brief outline of the business session will be of interest to our members:

In "Camp Lookout," August 7 to 12. —First four days devoted to getting acquainted, mountain climbing, exploring, kodaking, eating, and sleeping.

Class initiation was given in the Hall of Lookout Court on Thursday night, August 10, with Knoxville Degree team in charge of the work.

The final business session was called to order Friday, August 11, with Chief of the State, W. E. Hardison, presiding. Reports of Committees were received. Most important of which was that of State Home Committee, Brother Carver, Chairman. Reported that ground will be donated by Brother Robinson, of Chattanooga.

The Committee was continued, and power given Chief or his successor to make such changes in Committee as he may desire.

The Committee appointed to have charge of the organization of "A Business Basis" for the State Court are to determine the rate of the State Court tax, which will be on a per capita basis. All Courts to be invited to join the State Court. This Committee is also to decide as to date and place of the next meeting. This Committee consisting of Brothers Saulmon, Carver, Kline, Bates and McAdams are to draw up By-Laws.

A resolution was adopted to the effect, That the best interest of our Courts in this State make it advisable for the holding of but one open social session each month, unless for purpose of some Supreme Officer and only upon the unanimous vote of Court, etc. It was recommended that Local By-Laws of each Court be so amended.

Officers elected and installed were: Past Chief, W. E. Hardison, of Chattanooga; Chief, Dr. J. P. Owen, of Memphis; Judge, B. L. Kingore, of Knoxville; Teacher, Aline Linebaugh, of Nashville; Scribe, J. E. Daly, of Knoxville; Keeper of Tribute, J. C. Meyers, of Chattanooga; Captain, Homer Wells, of Springville; Guide, O. L. Richardson, of Chattanooga; Inner Gate, Ruth Pittman, of Nashville; Outer Gate, W. N. Nix, of Memphis; Mother, Margaret Boyd, of Knoxville; Musicians, Bessie Pennebaker, of Chattanooga, and Anna Hughes, of Knoxville.

Talks were made by the newly installed State Officers, members of various Courts and the entire field force. Plans made for building up fund for "Gerard Memorial." It is planned to land Tennessee well to the front. Each District Manager will work to win First Prize for Gerard Month. Members promise to more than double our business—in honor of the Supreme Chief, for September. District Managers and Past Chiefs of each Court will work with the State Manager on the Gerard Memorial Fund.

A vote of thanks was given Brother Hardison and wife for the favors extended and the attention shown the members of the State Court and visitors, and for the many accommodations afforded in the Hardison home. Thanks were also extended to the State Manager, the District Managers and State Officers and Supreme Officers for their attendance and to the Chattanooga members for use of phones, and for other accommodations.

The State Scribe was instructed to write Dr. Hillas, who is now in the War Department at Nashville, expressing our regrets at his not being present, etc., and to extend him fraternal greetings.

Many matters of more or less importance were considered, and all in all it is believed, this was the best meeting we have ever had. The attendance increased each day and at the close of the meeting almost 100 delegates and visitors were present. During the entire week, at least two hundred were in attendance. On Friday night, seventy-six members were accommodated in the Camp for the entire night.

The State Court closed in due form to meet at such time and place as may be decided upon by the Executive Committee of the State Court and State Officers.

Read your Chariot every month.

Slightly Mixed

It wasn't a Missouri editor, but a printer's devil, who was going through his first experience of making up forms. The paper was late and the boy got the galleys mixed. The last part of the obituary notice had been dumped in the forms and the next handful of type came off the galley describing a recent fire. It read like this: "The pallbearers lowered the body to the grave, and as it was consigned to the flames there were few if any regrets, for the old wreck had been an eyesore to the town for years. Of course, there was individual loss, but that was fully covered by insurance." The widow thinks the editor wrote the obituary that way because the lamented partner of her joys and sorrows owed on subscription.

Truth from a Funeral Sermon

A preacher said: "I was called upon to preach the funeral sermon of a man who was a clerk in a great railroad office down town. He had a beautiful little home in the city, a lovely wife and children. He lived a life of simple, happy ease. In vain did insurance agents importune him to carry just a little insurance. He lived each week to the limit of his small salary, saving nothing. One day, he was sitting at his desk writing and whistling; suddenly his whistling ceased; his writing stopped, his head dropped forward on his book and his heart, ever light and gay, had ceased to beat. When his accounts were footed up he had nothing. The boys in the office had to buy his coffin and defray his funeral expenses. They were just as poor as he. The saddest sight I think I ever witnessed in my life was the frail, delicate little wife standing behind that open grave. The cold wind whistled through the trees and she sobbed as if her heart would break. There was not enough money in her pocketbook to buy her lunch and pay her way back to her cheerless home. And after she had returned to it, what then? Her husband had left no bread in the pantry; no coal in the cellar; no money in the house, and already the month's rent was due."

Read your Chariot every month.

Discovered

Patsy was busy on Hull road working with coat off. There were two Englishmen laboring on the same road, so they decided to have a joke with the Irishman. They painted a donkey's head on the back of Pat's coat, and watched to see him put it on. Pat, of course, saw the donkey's head on his coat, and, turning to the Englishmen, said:

"Which of yez wiped your face on me coat?"

"Thank You"

There is told somewhere a beautiful legend of two angels that were sent upon earth, each with a different mission to perform. Both were given golden baskets—the one was to gather up broadcast all the petitions he could possibly secure—the other was to stow in his basket all the thanks he could glean.

It was no time before the angel of gratitude sent flew back into the portals of heaven with almost empty arms. But, long in the dusk of the evening came the angel of petitions, whose burdens had become so heavy that he could no longer bear the weight alone and Prince Michael sent forth a choir of angels to carry back to heaven the wearied angel of requests.

And how aptly this legend applies to the realities of life? How many petitions are made—how few thanks returned. We all want for something; ask for it; but wherefore our gratitude? Demands are made, favors are asked, but the simple words of gratitude, how sparingly they are spoken.

There is no sweeter sound to human ear than the word of appreciation and what little effort it means on the part of anyone to say the welcome words, "I thank you." It is in the little child that the early seed of appreciation should be sown, for habit then forms and becomes a part of the individuality of the man.

We all know the hurt and sting of cruel ingratitude, when perhaps we have striven with might and main to do the best that lies within our power, when we have furthered every effort to do a kindly deed for some one we loved dearly or perhaps for some one we have not cherished so fondly, to find that our well-meant attempts must go unrewarded, unappreciated because of the lack of expressed gratitude.

It is a lamentable fact in the daily routine of our lives that so many kind words go unsaid, so many beautiful thoughts are never given verbal expression.

Flattery, undue praise or profuse gratitude are not wholesome, but for the kind word of appreciation, the good word of encouragement, a more general practice is needed and how easy to say: "Thank you."—*Toiler.*

Read your Chariot every month.

Hon. G. A. Magney

Hon. John L. Kennedy

Hon. L. J. Quimby

You and Me

If I knew you and you knew me
'Tis seldom we would disagree;
But having never yet clasped hands
Both often fail to understand
That each intends to do what's right
And treat each other honor bright.
How little to complain there'd be
If I knew you and you knew me!

Then let no doubting thoughts abide
Of firm good faith on either side;
Confidence to each other give,
Living ourselves, let others live;
But any time you come this way
That you will call we hope and pray,
Then face to face we shall see,
And I'll know you and you'll know me.
—*Cooper.*

True Fraternalism

The birth of the Nazarene was the greatest event in human history. It marked the beginning of a new era—the Christian era we call it. The message from the manger was not new, for it may be found in religions older than Christianity; but the message of love was an old one clothed in new garments and made to satisfy human needs. The angels sang, "Peace on earth, good will to men;" and as that message has been thundered on down through the ages, and across continents and seas, it dwelt in the hearts of men, and lo!—Fraternity was born.

This spirit of Fraternalism inspired the crusaders in their zeal to wrest the Holy City from the Infidels. It fired the hearts of the revolutionists who fought for the liberties of the French people. It filled the soul of Savanarola. It stirred Cromwell to deeds of heroism for his countrymen. It gave courage to Washington at Valley Forge, and kindled the fire of liberty in the breast of Patrick Henry.

Fraternity has been the watchword of liberty and the bulwark of democracy. It has been the key to the wonderful development of our own American republic. Out of this great world movement for humanity has grown the modern Fraternity. It is an important part of our civilization, a great product of human activity, and a complement of human need.

Fraternalism, as taught and exemplified in the many Fraternal Orders of the world, is a beautiful and most exalted attribute of human nature. It is an evidence that we are truly made in His image, and possessed of His spirit. It is the one thing which makes vital the Brotherhood of Man and the Fatherhood of God.

The Fraternity taught by all our Fraternal Orders which are worthy of the name, is not theoretical but practical. Fraternalism makes men forget the hardships and trials of life and brings to them the warmth and glow of true friendship. It soothes the hearts of the sorrowing and wipes away the tears of the heartbroken. It renews one's faith in his fellowman, and makes life worth the living.

There is, after all, nothing mysterious or supernatural about our Fraternal Orders. They are the natural evolution of the human heart—a longing for close and intimate friendship and companionship which all the turmoil and strife of the outer world cannot shake or destroy.

The spirit of Fraternity, when embraced and practiced, is like a benediction—a veritable realization of "Peace on earth, good will to men." To violate this spirit, to betray this trust, to trifle with its sanctity, is a crime, not only against Fraternity, but a crime against all humanity.

For one to pretend or assume the spirit of Fraternity; for one to put on the garb and wear the badge of Fraternity, then to deceive and betray it, is a crime against God and man. Fraternity seeks and must win mutual confidence, it must deal justly, and ever be charitable. Fraternalism abhors deceit and will punish betrayal.

In the midst of the turmoil, strife and struggle which has marked the progress of mankind, Fraternity stands as a needed haven, a welcome resting place, where the weary pilgrim can find a consoling and sustaining friend. Woe be to that false friend who uses this Fraternity to betray his brother or his sister.

There never was a time when the world needed this true spirit of Fraternalism as now. With doubt, and dread, and fear and fury all about us. Fraternity stands forth and beckons us—to confidence, hope, and peace. How monstrous the wrong to use Fraternity for baser purposes—for selfish aims!

Finally, the spirit of Fraternity bids us be charitable. "Judge not, that ye be not judged," is a good rule. To do good, to be on the square, to be just, to speak well of others, to help the unfortunate—is the true spirit of Fraternity. And to this end let real Fraternity work; for thus will be realized that oft-repeated prayer—"Thy Kingdom come, Thy will be done on earth as it is in Heaven."—*Ex.*

The Cost of High Living

Eighty-eight million gallons of whiskey were made in the United States last year. Who drank it all?

Fifteen billion cigarettes were manufactured in the United States last year. Who smoked them all?

Thirty-two million pounds of snuff were manufactured in the United States last year. Who did all the sneezing?

Two hundred and twenty million pounds of smoking tobacco were made in the United States last year. Who had all the pipe dreams?

Eight and a half billion cigars were made in the United States last year. Who made all the smoke?

Half a billion packages of chewing gum were manufactured last year in the United States. Who worked their jaws?

Twenty thousand moving picture theaters paid $25,000,000 for films last year and 11,000,000 persons saw the moving pictures. Where did they get all the dimes and nickels?

It is interesting to know what is going on in this country—the things that people are doing and who are doing them—and why.—*Leslie.*

While you are insurable is the time to take membership in Ben-Hur.

My Best First Caller

"I am one of your new neighbors—Mrs. Estabrooks," said a cheerful voice at our door in the very middle of our first attempt at moving. "No, I can't come in. I just brought you a bit of lunch, knowing you would be too busy to fix any. Please call on me—just next door—if I can be of any help. Good-bye."

My husband and I glanced at that tray with its two bowls of hot soup and steaming little pot of coffee, and then at each other in dumb surprise.

We had just reached that dreadful state in moving when nothing is in its place, and the things wanted first are underneath the things wanted last—that awful moment when a sense of helplessness, weakness and homesickness combined swoops down upon you.

We had not realized that we were hungry and physically exhausted; but after sitting down at an improvised table, and sampling that delicious soup and drinking the stimulating coffee, we suddenly knew what had been the matter with us. Courage returned.

"Blessings on our neighbor!" cried Ben.

"Yes," I answered. "She's the jolliest caller I ever received. She has taught us how to introduce ourselves to new neighbors and win their everlasting gratitude."—*Ex.*

Read your Chariot every month.

"Say, landlord," said a special agent who had just wiped his hands on a much-used hotel roller towel, "don't you know that a law was passed last year prohibiting the use of roller towels?"

"Yaas, my friend," drawled the landlord, "but that law wasn't retroactive, and that towel was in use before the law passed."—*Ex.*

THE main thing that stands between comfort and poverty is money. The death of many fraternalists shows that often the only money left for the widow is that realized on the insurance; the fraternal certificate.

The Chariot

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

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UNION LABEL

SEPTEMBER, 1916

Read your Chariot every month.

"The thing that goes the farthest
In making life worth while,
Costs the least and does the most.
Is just a pleasant smile."

A pessimist is a person who is disappointed if the worst doesn't happen.

If your wife objects to you carrying insurance, think it over and try to imagine her objecting to take the $1,000 check at your death. Not one of these objections have ever been registered so far as we are able to learn. Do you know of any?

While charity is one of the purposes of fraternalism, there are other benefits equally important. The encouragement and lessons in self-help which the members receive are factors in the development of a more resourceful and independent people.

Did you ever stop to think that the rich, who can afford best to get along without life insurance, are usually the ones who appreciate most what it means and carry the largest amount of it? They know that it is one of the surest and best ways of leaving an estate.

The Sixteenth Annual Session of the Michigan State Congress of the Tribe of Ben-Hur will be held at Battle Creek, Michigan, Tuesday and Wednesday, August 29, and 30. An interesting program has been prepared for the event, and from present indications will be a most beneficial session.

The Western Central Ohio District Congress will be held at Hamilton, Ohio, Tuesday and Wednesday, September 12, and 13. Although we have not been advised of the program we trust it will be a profitable meeting and we hope to have a full account to publish in the next issue of The Chariot.

Essentially, fraternal protection is a refuge for all. Working jointly through the fraternity, men are building a solid wall of security behind which families can shelter when the relentless foe overtakes them. It is a citadel of love and service. It is, from the standpoint of investment, the safest property and most permanent estate, abiding when bonds and securities crumble and natural wealth vanishes under the withering touch of creditors and the law's exactions—the only property that has rights beyond the sheriffs and courts, giving world potency to the declaration that a man's duty to his dependents is next to his duty to God.—*Bee Hive.*

The very favorable conditions and provisions of the new Class B certificate are such as to make it a very attractive proposition to those desiring Fraternal Protection.

On page three of this issue of The Chariot is given the halftone illustration of Honorable Jno. L. Kennedy, a prominent attorney of Omaha, Nebraska, and candidate for United States Senator; George A. Magney, County Attorney for Douglas County, and Ex-Senator L. J. Quimby. The latter officiated as Toastmaster at the banquet tendered to our Supreme Chief when in Omaha, and all three gentlemen are loyal and enthusiastic members of the Tribe of Ben-Hur.

Special Gerard Prize

A special Prize of One Hundred ($100.00) Dollars in gold will be awarded to the deputy who has the most business issued to his credit in his territory during the "Gerard Month" (September, 1916). Four other prizes of Fifty ($50.00) each will be awarded the next four highest. You can win one of these prizes, no matter how small your territory. The best producer last year only averaged about $30,000 worth of new business each month. It will just take a little extra effort on your part to win one of these prizes and receive honorable mention in The Chariot. A "Special Gerard Prize" will be given each member who secures one or more new Beneficial members during the month of September, 1916.

October will be "Snyder Month," November "Davidson Month," and December "Voris Month."

Fraternal Congress

The National Fraternal Congress of America held its Third Annual Meeting in Cleveland, Ohio, August 21-25. This Congress was formed by the consolidation of the National Fraternal Congress and the Associated Fraternities of America, the former was organized in 1886 and the latter in 1901. This amalgamation having a membership of ninety-one Societies in the United States and Canada and representing a membership of over 8,000,000 men and women.

The Third Session of the Congress was perhaps one of the most interesting and beneficial sessions the Congress has ever held. The amalgamation of the two Societies having been completed effective work has been planned and will now be put into practice. A General Publicity Bureau is to be established and we believe will prove the most helpful undertaking ever inaugurated by the Congress. It is hoped to make it broad, covering the system of Fraternal Protection whereby the general public may take cognizance of the work being done by our Societies.

During the session Mr. I. I. Boak, Head Counsul of the Pacific Jurisdiction, Woodmen of the World, was elected President, and our own Supreme Chief, Dr. R. H. Gerard, was elected Vice-President of the Congress, he being elected by acclamation, a well merited honor. Dr. Gerard has been a member of the Executive Committee for the past two years and the honors which have come to him are an added tribute to his worth as a fraternalist, and expresses in a measure the endorsement by the fraternalists of the good work being done by the Supreme Tribe of Ben-Hur. It is an honor to the Tribe of Ben-Hur as well as to Dr. Gerard.

A Splendid Result

The months of June and July gave to the Tribe of Ben-Hur 5,369 new certificates, aggregating $5,205,975, the greatest volume of business ever written for the corresponding months of any year in the history of the Society. As we go to press, the month of August has been still more productive, 3,132 certificates having already been issued, and everything indicates more than 4,000 certificates will have been issued during the month, with an aggregate business of almost $5,000,000, thus for the months of June, July, and August, which are usually considered dull months of the year for business, our Society is having its greatest business, for during this period of three months over 10,000 new certificates will have been issued.

The new Class B certificates are about evenly divided between new business and transfers, the greater number being those who are transferring from Class A to Class B. With this record at the opening of September, which is to be a "Special Gerard Month," we shall hope that more than 5,000 new certificates will be issued during September, aggregating over $7,000,00 for the month. This indeed would be a fitting tribute to our Supreme Chief, Dr. Gerard.

To Class A Members

In some instances a wrong impression has been formed by the members of Class A who are now being called upon to pay the Extra Assessments in Cash. Many letters have been written to the Supreme Office asking why these Extra Assessments are being called and desiring an explanation. Although we cannot in so brief a space answer all the questions, we believe the following statements will offer something of an explanation, and we hope to correct the impression some members have, that the Supreme Officers are trying to "freeze out" the old Class A members, and it is this wrong impression we wish to correct.

When the Supreme Tribe of Ben-Hur was organized in 1894 there were no laws or statutes controlling the Fraternal Beneficial Societies; the Societies were groping in the dark, not having definite knowledge of Mortality Tables they made many great errors, and promised all kinds of impossible benefits. The officers of the Societies were honest in their convictions and believed that by cooperation, these great and splendid things could be accomplished, but "time changes all things."

Now the members of the Society who joined Ben-Hur in the early days must stop and think of the benefits they have received, many of them carried from $2,000 to $3,000 of protection at the low rate of $12.00 per year, when the actual cost to the Society was really very much more in accordance with the Mortality Tables. However, now that these members have had their protection in the Society for many years at so low a price, they should not complain that they are now asked to pay the actual cost for their own future protection, and the very favorable conditions for transferring from Class A to Class B should be considered a privilege. We do not believe there is a single member in the Order who wishes to "*get something for nothing*," and the organization of Class B and the admission of members to its ranks since July 1, 1908, upon an adequate rate has been the only thing which could have perpetuated the Society and made valid each and every certificate in the Tribe of Ben-Hur.

We shall hope our Classs A members will still remain loyal and not permit their certificates to become suspended, or feel they are being mistreated by the organization of Class B, for it has been the only shining star of hope, and the only standard which could have preserved the protection offered by the Society.

At the time of the establishment of Class B the funds that were then on hand all belonged to the Class A members. An account was taken of same and an apportionment made to each individual member, whereby each certificate was properly credited with its full share of the Emergency or Reserve Fund on hand. The amount depending upon the duration of membership and the number and amount of payments that such member had paid toward the Emergency Fund in Class A.

Long before 1908 the death claims of Class A members were beginning to be in excess of their income, so whatever the deficiency might be each month, the amount necessary to pay the death claims promptly, was taken from this Emergency Fund, and when it was found that the Emergency Fund was being depleted quite rapidly, Extra Assessments were called upon all of the Classs A members, in accordance with the Laws of the Order and the terms of all Class A certificates.

Official notice has been given in each issue of The Chariot of the number and date of the certificates which were liable for the Extra Assessments to be paid in cash. This payment in cash being necessary after the apportionment of the Emergency or Reserve Fund, as applied to each certificate, had been used in the payment of the Extra Assessments theretofore called.

Owing to the excessive death rate and the still greater number of members transferring from Class A to Class B the Emergency Fund is being rapidly depleted, consequently it has been found necessary to call more than one Extra Assessment each month and these will increase in number. It is not compulsory, but it is greatly to the advantage of the Class A member to transfer to Class B, and any member who does not thoroughly understand the terms and conditions of transfer, should write to the Supreme Office for information.

Hon. Jno. S. Vaughn

The above is a halftone illustration of Brother Jno. S. Vaughn, of Kingston, Oklahoma, who is one of the loyal and enthusiastic members of Kingston Court No. 102. For several years he was identified with the educational work of the State and was recently elected Senator from the Twenty-sixth District. The members of Kingston Court No. 102 are very proud to have him enrolled as a member of Kingston Court.

Read your Chariot every month.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of July, 1916.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37. Buffalo N. Y.**	**1550**
2	Edw. Lauterbach, 84, New York, N. Y.	404
3	Palestine No. 2, Olean, N. Y.	379
4	Genessee Valley, 18, Rochester N.Y.	243
5	Jefferson No. 24 Watertown, N. Y.	196
6	Electric City, No.75, Schenectady, N.Y.	144
7	Balthasar No. 77, Troy, N. Y.	132
8	Olean, No. 43, Olean, N. Y	129
9	Ithmar No. 1, Auburn, N. Y.,	111
10	Arrius, No. 9, Geneva, N. Y	111

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1296
2	Balthasar No. 9, Crawfordsville, Ind.	935
3	Simonides No. 1, Crawfordsville, Ind.	765
4	Crescent City No. 122, Evansville, Ind.	699
5	Esther No. 4, Terre Haute, Ind.	632
6	Marion No. 48, Marion, Ind.	516
7	Princeton No. 43, Princeton, Ind.	384
8	Malluch No. 45, Vincennes, Ind.	353
9	Vigo No. 126, Terre Haute, Ind.	345
10	Washington, 169, Washington, Ind.	336
11	Kendallville No. 20, Kendallville Ind.	312
12	Wabash No. 23, Wabash, Ind.	308
13	Huntington No. 68, Huntington, Ind.	302
14	Star No. 277, Indianapolis, Ind.	274
15	Castalia No. 13, Muncie, Ind.	274
16	Beech Tree No. 211, South Bend, Ind.	274
17	Aldebaran No. 16, Peru, Ind.,	271
18	Elkhart No. 72, Elkhart, Ind.	262
19	Logansport No. 233, Logansport, Ind.	244
20	Queen City, No. 153, Marion, Ind.	244
21	Orontes No. 77, Shelbyville, Ind	242
22	Kokomo No. 33, Kokomo, Ind	240
23	Evening Star, No. 231, Evansville, Ind.	234
24	Columbia City 92, Columbia City, Ind.	232
25	South Bend, No. 41, South Bend, Ind	231
26	Decatur No. 156, Decatur, Ind.	225
27	Oolitic, No. 54, Bedford, Ind.	219
28	Isis No. 32, Anderson, Ind.	217
29	Maple City No. 125, LaPorte, Ind.	202
30	Antioch No. 12, Garret, Ind.	197
31	Boonville No. 59, Boonville, Ind.	194
32	Chariot No. 38, Lafayette, Ind	189
33	Richmond, No. 42, Richmond Ind.	189
34	Germania No. 165, Evansville, Ind.	172
35	Rigel No. 86, Michigan City, Ind.	170
36	Vincennes No. 243, Vincennes, Ind.	164
37	Bismarck No. 134, Terre Haute, Ind.	160
38	Corydon, No. 184, Corydon, Ind	158
39	Greencastle No. 102, Greencastle, Ind.	146
40	Posey No. 105, Mt. Vernon, Ind.	142
41	Evansville No. 10, Evansville, Ind.	139
42	Harmony No. 304, Logansport, Ind.	130
43	Owensville, No. 104, Owensville. Ind	130
44	Sandborn No. 67, Sandborn, Ind.	129
45	Hartford City, 36, Hartford City, Ind	128
46	Progressive No. 166, Hammond, Ind.	124
47	Jewel No. 334, Michigan City, Ind.	121
48	Frankfort No. 2, Frankfort, Ind.	113
49	French Lick No. 200, French Lick, Ind.	112
50	Bluffton, No. 7, Bluffton, Ind	111
51	Freelandville No.91, Freelandville, Ind.	109
52	Tennyson No. 203, Tennyson, Ind.	101

Kentucky

1	Kentucky No. 11, Louisville, Ky	1044
2	Jehovah No. 4, Louisville, Ky.	387
3	Ludlow No. 9, Ludlow, Ky.	295
4	Henderson No. 3, Henderson, Ky.	271
5	Covington No. 2, Covington, Ky	178
6	Newport No. 1, Newport, Ky.	157
7	Ilderim No. 14, Louisville, Ky	135
8	Mizpah No. 8, Bellevue, Ky.	111

Ohio

1	Portsmouth No. 109, Portsmouth, O.	1002
2	Ilderim, No. 1, Dayton, O.	618
3	Forest City No. 15, Cleveland, O.	600
4	Esther No. 4, Hamilton, O.	422
5	Washington No. 43, Toledo, O.	368
6	Crockery City No. 111, E. Liv'r'l, O.	322
7	Canton No. 57, Canton, O.	322
8	Lew Wallace No. 189. Dayton, O.	311
9	Lincoln No. 23, Lima, O.	292
10	Springfield No. 31, Springfield, O.	272
11	Ben-Hur No. 7, Findlay, O.	267
12	Toledo No. 34, Toledo, O.	235
13	Balthasar No. 3, Cincinnati, O	224
14	Mars No. 151, Cincinnati, O.	195
15	Aldebaran No. 14, Youngstown, O.	195
16	Butler No. 99, Hamilton, O.	166
17	Eros No. 5, Mt. Vernon, O.	154
18	Bellefontaine No. 12, Bellefontaine, O.	148
19	Alpha No. 51, Newark, O.	139
20	Ithamar No. 8, Marion, O.	138
21	Liberty No. 70, Cumminsville, O.	130
22	Sidney, No. 19, Sidney, O.	125
23	Star of Valley No. 113, Wellsville, O.	115
24	Cincinnati No. 56, Cincinnati, O.	110
25	Victory No. 176, Cincinnati, O.	102
25	Putnam, No. 62, Columbus Grove, O.	101

Illinois

1	Triumph No. 17, Decatur, Ill.	778
2	Ithamar No. 1, Danville, Ill.	598
3	Centralia No. 153, Centralia, Ill.,	456
4	Caledonia No. 59, Urbana, Ill.	444
5	E. St. Louis No. 186, E. St. Louis, Ill.	435
6	Balthasar No. 2, Champaign, Ill.,	275
7	Mt. Vernon No. 115, Mt. Vernon, Ill	256
8	Galesburg No. 50, Galesburg, Ill	254
9	Damascus No. 41, Springfield, Ill.	252
10	Lawrenceville, 86, Lawrenceville, Ill.	251
11	Friendship No. 61, Chicago, Ill.	239
12	Castalia, No. 154, Joliet, Ill.	236
13	Danville No. 474, Danville, Ill.	223
14	Olney No. 12, Olney, Ill.	220
15	Fox River No. 508, Aurora, Ill.	220
16	Melchior No. 27, Charleston, Ill	216
17	Granite No. 144, Granite City, Ill.	212
18	Miriam No. 11, Kensington, Ill.	202
19	Metropolis No. 181, Metropolis, Ill.	202
20	Waukegan No. 76, Waukegan, Ill.	198
21	Harrisburg No. 116, Harrisburg, Ill.	197
22	Ambition No. 193, Lincoln, Ill.,	185
23	Mira No. 97, Mt. Carmel, Ill	175
24	Voduany No. 333, Chicago, Ill	172
25	Pullman No, 42, Pullman, Ill	164
26	Grayville No. 28, Grayville, Ill.	161
27	Mizpah No. 7, Rockford, Ill	160
28	Linne No. 262, Rockford, Ill.	152
29	Auburn No. 49, Auburn Park, Ill.	139
30	Kankakee No. 91, Kankakee, Ill.	138
31	Paris No. 4, Paris, Ill.	138
32	Litchfield No. 169, Litchfield, Ill.	134
33	Cairo No. 171, Cairo, Ill.	131
34	Chicago No. 15, Chicago, Ill.	130
35	Kewanee No. 258, Kewanee, Ill.	126
36	Superior No. 372, South Chicago, Ill.	125
37	Fairfield No. 101 Fairfield, Ill.	125
38	Columbia No. 74, Chicago, Ill.	125
39	West Salem No. 31, W. Salem, Ill.	124
40	Egyptian No. 56, Carmi, Ill.	121
41	Robinson No. 48, Robinson, Ill.	118
42	Decatur No. 243, Decatur, Ill.	117
43	Garfield No. 64, Chicago, Ill	116
44	Effingham No. 36, Effingham, Ill	113
45	Madison No. 200, Madison, Ill.	109
46	St. Joseph No. 3, St. Joseph, Ill.	104
47	Chicago No. 66, South Chicago Ill.	103
48	F. L. Riegr, No. 281, Chicago, Ill.	103
49	Germania No. 82, Chicago, Ill.	100

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	655
2	Mecca No. 13, Omaha, Neb.	386
3	Lincoln No. 118, Lincoln, Neb.	374
4	Harmony No. 28, Ord, Neb.	193
5	Arrius No. 32, Scotia, Neb.	144
6	York No. 61, York, Neb.	129
7	Stanton, No. 10, Stanton, Neb.	118
8	North Nebraska No. 9, Norfolk, Neb.	115
9	Fullerton No. 6, Fullerton, Neb.	112
10	Ilderim No. 18, Columbus, Neb.	108
11	Osceola No. 39, Osceola, Neb.	106

Iowa

1	Melchior No. 8, Waterloo, Ia.	572
2	Aldebaran No. 12, Cedar Rapids, Ia.	456
3	Tirzah No. 3, Mason City, Iowa	425
4	Roman No. 98, Sioux City, Ia.	254
5	Cedar Rapids, No. 65, Cedar Rapids, Ia.	222
6	Jewel No. 2, Council Bluffs, Ia.	204
7	Ben-Hur No. 15, Oskaloosa, Ia.	151
8	Banner No. 29, Sioux City, Ia.	136
9	Clinton No. 28, Clinton, Ia.	125
10	Unity No. 54, Marshalltown, Ia.	124
11	Star, No. 41, Creston, Ia	107

Pennsylvania

1	Keystone No. 1, Bradford, Pa.	413
2	Pioneer No. 42, Scranton, Pa.	396
3	Lew Wallace No. 17, Meadville, Pa.	298
4	Harmony No. 43, Sharon, Pa.	243
5	New Kensington, 11, N. Kensington, Pa.	222
6	Arrius No. 4, Braddock, Pa.	217
7	Rigel, No. 9, Newcastle, Penn	190
8	Trevyline No. 12, Jeannette, Pa.	185

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	366

Michigan

1	Eros No. 27, Saginaw, Mich,	305
2	Fort No. 130, Detroit, Mich.	238
3	Queen No. 43, Battle Creek, Mich	184
4	Union No.159, Detroit, Mich.,	178
5	Kalamazoo, No. 4, Kalamazoo, Mich.	156
6	Ben-Hur No. 1, Flint, Mich.	146
7	Ilderim No. 9, Jackson, Mich.	129
8	Peerless No, 100, Lansing, Mich.	107
9	Mars No. 31, Bay City, Mich.	101

Washington

1	Tacoma No. 2, Tacoma, Wash	299
2	Oriental No. 6, Seattle, Wash.	130
3	Ben-Hur No. 3, Bellingham, Wash.	106
4	Purity, No. 13, Buckley, Wash.	103

Missouri

1	Century No. 26, St. Louis, Mo	296
2	Morehouse No. 10, Morehouse, Mo.	192
3	Independence No. 159, Dexter, Mo	185
4	Sikeston No. 9, Sikeston, Mo.	180
5	Simonides No. 61, St. Louis, Mo.	136
6	Benton No. 143, St. Louis, Mo.	133
7	Lone Rock, No. 156, Chaffee, Mo.	124
8	Senath No. 85, Senath, Mo.	103

Texas

1	Lone Star No. 1 Ft. Worth, Tex.	243
2	Simonides No. 11, Marshall, Tex.	212
3	Tirzah No. 10, Dallas, Tex.	194
4	Arrius No. 68, Wichita Falls, Tex	190
5	Ithamar No. 3, Cleburne, Tex.	186
6	Greenville No. 39, Greenville, Tex.	175
7	Ben-Hur No. 5, Houston, Tex.	129

Arkansas

1	Esther No. 3, Jonesboro, Ark	229
2	Egyptian No. 4, Paragould, Ark	206
3	Century No. 10, Wynne, Ark	153
4	Tirzah, No. 32, Truman, Ark	105

Tennessee

1	Ben-Hur No. 1, Knoxville, Tenn,	218

California

1	Simonides No. 4, Los Angeles, Cal.	185
2	Los Angeles, No. 19, Los Angeles, Cal.	155
3	Live Oak No. 32, Oakland, Cal.	108

Oregon

1	Ben-Hur No. 9, Portland, Ore	164

Wisconsin

1	Atlas No. 28, Milwaukee, Wis.	154

Oklahoma

1	Oklahoma No. 1, Oklahoma City, Okla.	137

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	129
2	Maryland No. 1, Baltimore, Md.	116
3	Highland, No. 3, Highlandtown, Md	117

New Jersey

1	Progress No. 6, Paterson, N. J.	114

Virginia

1	Staunton No. 3, Staunton, Va.	114
2	Roanoke No. 4, Roanoke, Va.	110

Louisiana

1	Evangeline No. 10, Patterson, La.	105
2	St. Mary No. 34, Morgan City, La.	101

THE way to a man's success is paved with the failures of others and some of his own.

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Tables 1 and 4, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

AGE	Table 1	Table 2	Table 3	Table 4
18	$ 67	$1 00	$1 05	$ 91
19	68	1 02	1 07	92
20	69	1 04	1 09	94
21	70	1 07	1 12	96
22	71	1 09	1 15	98
23	72	1 12	1 18	1 00
24	74	1 15	1 22	1 02
25	76	1 19	1 26	1 04
26	78	1 22	1 30	1 07
27	80	1 26	1 34	1 09
28	82	1 30	1 38	1 12
29	83	1 34	1 43	1 15
30	85	1 39	1 48	1 18
31	87	1 44	1 53	1 21
32	89	1 49	1 58	1 24
33	91	1 54	1 64	1 28
34	94	1 59	1 70	1 32
35	97	1 64	1 77	1 36
36	1 00	1 71	1 84	1 40
37	1 02	1 78	1 92	1 44
38	1 04	1 84	1 99	1 48
39	1 07	1 91	2 07	1 53
40	1 10	1 99	2 16	1 58
41	1 13	2 07	2 25	1 64
42	1 17	2 15	2 35	1 69
43	1 21	2 25	2 46	1 75
44	1 24	2 35	2 57	1 81
45	1 27	2 45	2 70	1 88
46	1 32	2 56	2 83	1 94
47	1 37	2 68	2 96	2 02
48	1 41	2 80	3 10	2 09
49	1 46	2 93	3 26	2 17
50	1 51	3 06	3 42	2 26
51		3 21	3 60	2 35
52		3 27	3 79	2 44
53		3 54	4 00	2 54
54		3 72	4 22	2 65
55		3 91	4 46	2 76
56		4 14	4 76	
57		4 44	5 15	
58		4 80	5 66	
59		5 20	6 38	
60		5 62	7 19	
61		6 06		
62		6 52		
63		7 00		
64		7 50		
65		8 01		
66		8 54		
67		9 11		
68		9 73		
69		10 40		
70		11 14		

Table 1: No one admitted after 50 years of age.
Table 2: No one admitted after 55 years of age.
Table 2: Class A Members can transfer to Table 2 at any age.
Tables 3 and 4: No one admitted after 55 years of age.
Table 3: No one transferred after 60 years of age.
Table 4: No one transferred after 55 years of age.

Certificates will be issued for $250, or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Term Tables 1 or 4 to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

EACH member may procure one of the "Special Gerard Prizes" by securing an application for Beneficial membership during the month of September.

FOR SALE—A nice set of robes, as good as new; never been worn. Will sell at right price. For particulars address CORA ARMOUR, Scribe, Oxford, Ind.

"Dad," said the young medical graduate, "in your two weeks' absence I managed to cure Mrs. Goldenby of her indigestion."

"My boy," said the old doctor, "I'm proud of you, of course, but Mrs. Goldenby's indigestion was what put you through college."—*Boston Transcript.*

MOTION PICTURE PLAYS.

Write Photoplays; $25-$300 each paid. Experience unnecessary; details free to beginners. Producers' League, 384, St. Louis.

TRIBE OF BEN-HUR REMINDER

Monthly Payment and Extra Assessments Nos. 35 36, and 37

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of September, 1916, together with Extra Assessments Nos. 35, 36, and 37, for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

Class B members are not liable for the above Extra Assessments. All certificates issued prior to July 1, 1908, are designated as Class A certificates and are subject to these Extra Assessments.

In event of your failure to pay the monthly payment, and extra assessment you will stand suspended, without further notice, as provided by our Laws.

The members of Class A whose certificates were issued before January 1, 1897, may have Extra Assessments Nos. 35, 36 and 37 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1897, and June 30, 1908, and numbered from No. 12323 to No. 199999, will be required to pay these three Extra Assessments **in cash,** as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in **cash,** as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribe of each local Court has been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments **in cash,** and these lists must be preserved for the future use of the Scribe.

Extra Assessments Nos. 38, 39, 40, and 41 for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of October, 1916, together with the regular monthly payment due for that month.

The members of Class A whose certificates were issued before January 1, 1896, may have said Extra Assessments Nos. 38, 39, 40 and 41 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1896, and June 30, 1908, and numbered from No. 5055 to No. 199999, will be required to pay these four Extra Asssessments Nos. 38, 39, 40 and 41 IN CASH, together with their regular October monthly payment, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Fraternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.

September 1, 1916.
Crawfordsville, Ind.

A Letter Home

Do you write to the old folk at home?
  Who sit when the day is done,
With folded hands and downcast eyes,
  And think of the absent one.

Don't selfishly scribble, "Excuse my haste,
  I've scarcely the time to write,"
But deem it a pleasure when far away
  Long letters home to indite.

Don't let them think you've no more use
  For their love and counsel wise;
For the heart grows strongly sensitive
  When age has dimmed the eyes.

The duty of writing do not put off,
  Let sleep or pleasure wait,
Lest the letter they have looked for long
  Be a day or an hour too late!

I know the sad old folk at home,
  With locks just turning white,
Are longing to hear of the absent one,
  Write them a letter tonight!

—*Exchange.*

"Blest Be the Tie That Binds"

The Song of Fraternalism.

"Blest be the tie that binds." No words are more eloquent nor sweeter than these. It matters not whether they come from the trembling lips of grandmother as she sits by her hearthstone and hums to the sound of prattling children; or are fervently breathed forth by the village choir and a band of contrite worshipers; or are trumpeted through the halls of joy and gayety, they are equally impressive, for they tell a story of the heart.

The wanderer hears them and harks back to home and kin and loved ones; the outcast listens and thinks of what might have been; they float out upon the deep and thrum upon the heartstrings of the hardy mariner and bring a tear from his weather hardened eye, for on land and sea, it is indeed the tie that binds that is blessed.

"The tie that binds" brings heart to heart, soul to soul. These are the words of the song of Fraternalism, the binding tie of the ages; the most blessed and enduring tie of all. The Fraternalist who knows and feels this gently encircling bond is the Fraternalist in fact. This type is he who, once a Fraternalist, is always a Fraternalist. He finds pleasure and comfort in this principle of brotherhood and in emulating its teachings, in reaching out a hand to brother and sister, be it in sympathy or in congratulation. Who can say that the teachings of Fraternalism are merely sham and shallow sentiment? Were there nothing more than the touching and heart-breathing words of the ritual of any Fraternal society, it would be enough, for they form "the tie that binds." This is living testimony of the hundreds of thousands who are members of societies which are purely Fraternal. Such societies grow and will continue to grow and to spread their influence of brotherhood and sisterhood so long as the world stands and its people become better and purer in thought and deed.—*Fraternal Monitor.*

Man's Purpose

Man has wandered so far from nature that he fails to recognize many of the richest blessings which a loving Creator has everywhere placed about him. Shut up in his beautiful house, perfected by all the devices of mankind, so far as man can make things perfect, he has forgotten an outside life in which he rejoiced in his early youth. Thus he lives in a world of artificiality. Into his little spot of the earth he has brought all the toys for which his ambition has striven. He has attained the step on the ladder of society for which his heart has longed, but still he is unsatisfied. Too vain to doubt the wisdom of his cherished ambition, he rushes madly on. Exhausting his very life-forces in seeking advancement in business, in politics or social standing, he has no respect for the existence of other beings. They are merely a means of furthering his own interest.

When at length he has attained the height of his ambition, when he has reached the top of his ladder, he is still disappointed, for it leads to nothing. He sees only a vast emptiness. The bright object, floating in the sunlight, reflecting, but only reflecting, some of the beauties of nature, was merely a bubble and now it has burst. He has lost his interest in life. Hope has vanished and he must go down to an old age, without joy and unsatisfied, with no trust in anything. And why? Because he has entered into business, society or politics? Never. They are the great systems which God has taught man to fashion as a means to an end—as a means by which he may serve his fellowman, but he has used them as an end and that end has been self-aggrandizement.

He may still sparkle and scintillate in the artificial light of public favor, but within, at the heart there is a hollowness, and in his mad excitement, his senseless rush for gain, there is an ugly sound—a rattle of degradation. It is the mutilation of his soul. If on the other hand, when first perceiving his mistake, he has heeded the voice, telling him to turn backward and retrace his steps, with renewed energy he begins life over again. No longer blinded by the illusive shadow of his own greatness, he gradually recognizes the folly of his former life. There are before him a few examples of those who are living purely and simply. Their lives now possess for him a new charm. Once he had thought these men foolish; for then he had been seeking himself and had almost lost his soul, now he forgets himself in service for others, that he may again find himself.

Life possesses new joys and attractions. In gratitude he glories in the morning sunrise and evening sunset; he observes the workings of God in the tiny blade as it grows from day to day, in the trees as they put forth buds in early spring; he exults in the heights of mountains and the beauty of green hill-sides; he loves birds and flowers and animals, but best of all he loves to serve his brother-man. For he has found that greatness is not in show and ostentation, but in his own humility and then not in himself but in God.

There are self-made men, but no ready-made men, and the force most used in molding the former is—will power. Demosthenes was a great orator—self-made, not ready-made. Had we known him as a boy and heard that he wanted to be an orator, we would have smiled. A stuttering, puny, weak-voiced boy aspiring to a profession where strength of voice, fluency of speech and dignity of presence are necessary! With a pebble under his tongue he abolished the impediment in his speech. Walking on the seashore when the waves were roaring, he shouted and shouted louder—louder—until he could be heard above the sea voice. Days and weeks and months he held himself to this task, and he emerged with a voice and power that were the admiration of his time and terror to wrongdoers.

Read your Chariot every month.

Read This to a Friend—A Hint

"Indeed, I could not sleep last night," said a merchant to one of our insurance agents. "The insurance on my store expired yesterday, and that pesky fire bell reminded me of it. That store is my living, and I could never start another. If the fire had 'snuffed out' my business last night, instead of Smith's, I would be at my string's end."

"Get insured this morning?"

"Yes, sir; bright and early."

"Own the house you occupy?"

"No; wish I did."

"Anybody helping keep your family?"

"Why, no—why do you ask that?"

'Any income besides the store?"

"No, not a dollar—why?"

"Does your wife sleep well?"

"Why, yes; but what on earth are you driving at any way?"

"I was just thinking how she could sleep, for if your life had been 'suffed out' instead of your neighbor Jones' yesterday, she would be at her 'string's end,' for I happen to know that you have no life insurance and your income is her living."—*Ex.*

FRATERNAL life insurance offers its services to all worthy men and women and through organized coöperation bears the risk of life, which no person can afford to carry alone. Through the fraternal lodge system one man's strength becomes like that of a thousand, connecting him with a group of fraternal men sufficiently large and strong to meet all possible loss, emphasizing the truth that while the father's loss to his family is a great tragedy to the association, it is but an incident. The danger to the single life, to the man carrying his own risk, is very much greater—by the order the element of danger is entirely removed.

In the morning when you awaken and sometimes arise unwillingly, let this thought be present: I am rising to the work of a human being. Why then am I dissatisfied if I am going to do the things for which I exist and for which I was brought into the world? Have I been made only to lie in the bedclothes and keep myself warm? This is more pleasant: Do I exist then only to take pleasure for myself and not at all for action or exertion? Look about! Do I not see the little plants, the little birds, the ants, the spiders, the bees working together to put in order their several parts of the universe? And am I unwilling to do the work of a human being, and not make haste to do that which is according to my nature?—*Modern Brotherhood.*

Friendship

"The way to make friends is to be friendly; the way to promote fraternity is to be brotherly; the way to secure harmony is to yield pleasantly to the will of the majority; the way to be happy is to make others happy; the way to conquer an enemy is to return good for evil; the way to secure the respect of your lodge is to show deference for the opinion of your brothers, and instead of kicking at everything that is done, put your shoulder to the wheel and help roll it along; the way to make yourself a useful member of the Order is to be useful, not only at the banquet and in the showy procession, but in the sick room and every place where a brother is in distress; the way to work for the good of the Order is to induce your brothers to read the literature of the Order; the way to make your life bright is to carry sunshine with you; the way to be a true member is to do unto others as you would have them do unto you."—*Ex.*

BUSINESS men do not spend their money to secure transient customers as a rule. They do their best to secure customers, but the only class of customers who are worth getting are the kind that stick. It is that way with merchants. It is that way with the editors of papers. Subscribers who continue their subscriptions are the ones worth while. The same policy is true of life insurance. The policyholder who is worth the most, both to his family and the company in which he carries his insurance, is the one who remains year after year. It is not the man who carries his insurance a year or two and then drops it. Lapses and suspensions come chiefly from two causes—carelessness and money shortage. Unfortunately, death refuses to be "stood off" by either of these excuses. The Grim Reaper comes without warning and seems to come more frequently to those who lapse than to those who keep up their insurance. Remember that hard times does not ward off death and that you can not hope to support your dependent family upon a lapsed certificate.—*The Herald.*

The Fraternal Spirit

Very much is being said in reference to the fraternal societies of this country. The wonderful growth in membership, the thousands of widows and orphans who have been protected and saved from a life of want and misery, and many other good and noble achievements that are open to the people of the whole world. But one of the strongest features which has helped to make fraternalism what it is today is very little known to the outside world and is not heralded forth from the housetops, and yet this one feature is the chief corner stone in the fraternal building. It is the "Fraternal Spirit."—*Ex.*

EXPERIENCE is the shroud of illusion. This is one of the sad conditions of life, that experience is not transmissible. No man will learn from the sufferings of another; he must suffer himself.

To most men experience is like the stern lights of a ship, which illumine only the track it has passed. Experience is the name men give to their follies or their sorrows. Each succeeding day is the scholar of that which went before it.—*Ex.*

It Worked Only Once

Frank was terribly scared by a sudden thunderstorm, and his mother was trying to soothe him.

"Don't be afraid, darling," she said. "God sends the storm to clear the air, and water the flowers, and make it cooler. Now, don't cry. It won't hurt you, and everything will be better when it's over."

"You can't fool me again, mamma," he sobbed. "That's just what you said when you took me to the dentists last' week."—*Ladies' Home Journal.*

"TALK life insurance to wives and children all you possibly can. In the family reunions and neighborhood gatherings, and at various kinds of meetings workers and members should talk to wives and children about how vitally they are concerned with "life insurance" as offered by our Fraternal Societies.

While you are insurable is the time to take membership in Ben-Hur.

UNDER THE PALMS

Not His Job

"I'm not supposed to do that," said he,
When an extra task he chanced to see;
"That's not my job, and it's not my care,
So I'll pass it by and I'll leave it there."
And the boss who gave him his weekly pay
Lost more than his wages on him that day.

"I'm not supposed to do that," he said;
"That duty belongs to Jim or Fred."
So a little task that was in his way
That he could have handled without delay
Was left unfinished; the way was paved
For a heavy loss that he could have saved.

And time went on and he kept his place
But he never altered his easy pace,
And folks remarked on how well he knew
The line of the tasks he was hired to do!
For never once was he known to turn
His hand to things not of his concern.

But there in his foolish rut he stayed
And for all he did he was fairly paid,
But he never was worth a dollar more
Than he got for toil when the week was o'er;
For he knew well when his work was thro'
And he'd done all he was hired to do.

If you want to grow in this world, my man,
You must do every day all the work you can;
If you find a task, though it's not your bit,
And it should be done, take care of it!
But you'll never conquer or rise if you
Do only the things you're supposed to do.

—Edgar A. Guest, *in the Detroit Free Press.*

NEWS FROM THE COURTS

Alabama

Birmngham, Ala.—Thursday evening, August 17, Birmingham Court No. 1, Birmingham, Ala., held its semi-annual entertainment. In spite of the prevailing heat our crowd numbered about three hundred members and friends. Songs, recitations, refreshments and dancing were the order of the evening. Judge B. F. Ray was called upon to make the address of welcome and he responded as only Judge Ray could. His subject was "Fraternalism" and his talk was the event of the evening.

Birmingham Court is in a flourishing condition and adding new members at every meeting. Deputy.

Sheffield, Ala.—Wednesday night, July 26, Sheffield Court No. 18 had a very interesting meeting. We had a class of five candidates, and about 40 members present. After all business was over, refreshments were served to all and every one expressed themselves as enjoying the evening. Sheffield Court No. 18 is increasing in membership every week, and we trust in the near future to be listed on the Honor Roll. We were organized in April this year with thirty Charter Members, and have a total membership now of between 70 and 75 beneficial members in good standing.

Reporter.

Arkansas

Argenta, Ark.—Monday evening, August 7, Argenta Court No. 71 had their regular social meeting; there was a splendid program rendered, which was immensely enjoyed by about 250 members and friends. Our good brother, Dr. W. E. Gregory, was present with his mandoline and harp, was forced to respond to an encore several times. Our State Manager, Brother A. S. Bradshaw, was present and gave a short talk on the solvency of Ben-Hur, also the advantage of belonging to a society that was on the adequate rate. The program was as follows: Miss Anna Barlow, piano solo; Miss Ruby Darnell, vocal solo; Miss Helen Briggance, piano solo; Miss Mildred Payne, violin solo; Townsend children, vocal duet; Dr. Gregory, instrumental music; Miss Christensen, piano solo.

After the program refreshments were served. All in all the evening was pronounced a huge success. And as September approaches, Argenta Court is making preparations to make Gerard month a record breaker, every member is going to try to win a special Gerard Prize, and help our District Manager, W. H. Wells, win one of the prizes that is offered to the field worker that makes the best showing during the month. He has promised to donate to the Court any prize that he might win as a donation toward a set of new robes. Just remember that Argenta Court, is still in the fight for the State Prize Banner.

Correspondent.

Leachville, Ark.—Monday night, August 14, Leachville Court No. 102 was organized with twenty enthusiastic Beneficial Members by Brother H. V. Petty, District Manager. Our charter will be left open sixty days and we expect to make wonderful progress during this time.

Keep your eye on Leachville Court No. 102. You will hear from us again.

Reporter.

Illinois

Urbana, Ill.—Monday evening, July 3, was a date long to be remembered by members of Caledonia Court No. 59, at which time a reception was held in our hall in honor of our Supreme Teacher, Dr. Anna L. Zorger. A large number from Balthasar Court No. 2 of Champaign were present, also our Supreme Chief, Dr. R. H. Gerard, and a pleasant evening was enjoyed by all. After a short business session, addresses were made by Dr. Anna Zorger, Hon. F. E. Williamson, and Dr. Gerard, and our Deputy, L. M. Hundley. Miss Bernice Fielding gave us a reading in her usual pleasing way, which was greatly enjoyed by all. Mrs. Binyon and Miss Campbell entertained us with several musical numbers.

We were so proud and happy to have Brother Gerard with us, and he gave us a very interesting and profitable address; in fact, he became so interested, that he forgot it was train time, and was compelled to remain in our little town over night. His visit was a great inspiration to us all,—and we hope he will come again soon.

After refreshments were served, the affair was brought to a close, after a most enjoyable evening.

The next day, which was July Fourth, brought good fortune to our Court when we secured the first prize, which was $10.00, for having the best float in the parade. Too much praise cannot be given the committee who made this event so successful.

At our last meeting the "Twin City" Courts decided to engage in a strenuous campaign for new members for our "Special Gerard" month, and, also, to lay plans for the Spectacular work to be put on this fall.

We also decided to hold a joint Ben-Hur picnic at Crystal Lake Park on Wednesday, August 23, and the "Best Time Ever" is promised by the committee. We hope to be able at this time to add several new members to our Courts. Reporter.

Nebraska

Omaha, Neb.—On July the 20, Mecca Court No. 13 celebrated the visit of our Supreme Chief, Dr. R. H. Gerard, with a banquet at the Rome Hotel, where our guest was welcomed by the Mayor and many other distinguished Omaha officials whose presence added very materially to the success of the evening. The spirit of good fellowship prevailed and every one present was a booster for Ben-Hur.

After the six o'clock dinner we all marched to the hall, at Nineteenth and Farnum, where the first two hours were most enjoyably spent in listening to the excellent addresses given by Mayor Dahlman, Mr. Geo. A. Magney, Hon. John L. Kennedy, and Dr. R. H. Gerard.

Following this was the initiation of a large class of new members. We were proud to have with us that night, our Leader, who for eight long years has borne the burdens of this great Society. With steadfast resolution he has labored long and hard, carrying our Society's heavy load through all those weary years. Unmindful of our censures and heedless of our praise he bravely steered our ship aright and gently lowered the anchor on the shore of everlasting success. In this we recognize not only his wisdom but his real worth. Just now the greatest campaign ever inaugurated by the Tribe of Ben-Hur is on. Shall we fail our leader now, or will we put our shoulders to the wheel and in the next thirty days work for him who has worked so long for us?

Let us see what Omaha can do.

The eye of the Supreme Tribe is now upon Omaha, they expect something of us, then let us not fail in the coöperation for a Greater and Better Ben-Hur in Omaha. A Member.

North Loup, Neb.—Wednesday evening, July 26, Silent Court No. 144 met in session with 63 members present. A small class was initiated, and under the Good of the Order a short program was rendered. Dr. R. H. Gerard, our Supreme Chief, was with us and gave us a very interesting address, reviewing the seven cardinal principles of our Order, and laying great stress on Devotion. Dr. Gerard made a good impression on the people, and will be gladly welcomed if he should again visit our Court. Brother J. J. Cassidy, our State Manager, was also with us, and as usual gave a nice talk. We had visiting members from Harmony Court, Ord, Neb., also Arrius Court, Scotia, Neb. Silent Court is holding its own and will try and honor our Supreme Chief by securing as many new members as possible for Gerard Month. Reporter.

York, Neb.—For the first time in the history of the organization Dr. Gerard visited Nebraska recently and one of the few places which he honored with his presence was York. To do justice to his dignity and his visit, the members of the Tribe of Ben-Hur held a grand rally and reception at Fraternal Hall Friday evening, July 28. Besides Supreme Chief Gerard, Brother Henry Gates, Deputy Supreme Chief, was also here. Members were in attendance from Waco, McCool, and other points, even as far away as Ravenna. A large number of candidates were initiated. The work was in charge of J. J. Cassidy, Lincoln, State Manager, assisted by Cora Johnson, District Manager, Oden S. Gilmore, chief, and D. F. Valentine, Scribe of York Court No. 61. It was beautiful and impressive.

An interesting program was provided by the committee, Mrs. Bessie Sorenson and Mrs. Laura Nelson. The program was as follows: Address of welcome, by Chief Odin S. Gilmore; Response, by Mr. Cassidy; Music, by Harmonic Quartet; Introduction, Deputy Supreme Chief, Mr. Gates; Address, Supreme Chief Gerard; Music; Reading, Velura McDonough; Music, the Misses Wildman; Reading, Hazel Valentine; Music, Muriel Singers.

A bountiful supper was served to a throng that filled the spacious dining room. The Supreme Chief was presented with a beautiful emblematic picture. The occasion was a memorable one and was a great boost for the Order in Nebraska. Reporter.

Tennessee

Chattanooga, Tenn.—The Ben-Hur State Congress of Tennessee, which has been in camp on Lookout Mountain all week, are so pleased with the beautiful scenery and climate of Chattanooga that they have selected it as their annual camping place. They have bought several acres on Raccoon Mountain, where they will build a beautiful lodge. They unanimously declare Raccoon Mountain the Wonderland of the South.

The idea of the camp is really to hold an informal convention of all of the Courts of the Tribe of Ben-Hur in the State of Tennessee. They decided to hold it in this unique way that the members could have a pleasant vacation and rest and also transact their annual business as well.

A *News* reporter visited the camp, which is near the Natural Bridge, and after being shown through agreed that "This is the life!" About 100 of the members were at the camp Friday, and all of them seeemed to be thoroughly enjoying it. The wives and children of the men were there, and as women are admitted into the Tribe of Ben-Hur, as well as men, a great many of the wives are members.

A dancing pavilion has been built out under the trees and a band has been employed to come from town every night and play for them. They also have with them two cooks of the "old south," who have an all-day job appeasing "camp appetities."

The tents are large, comfortable ones and are furnished to the members by the State Court. All the members had to bring for the trip was clothing.

Many pranks are played on the men at the camp. The first man who has his hair brushed in the morning gets ducked in a tub of water, for "dandies" are not allowed in camp. One man said that while the air is wonderful and no mosquitoes have been seen or felt near the camp, sleep is a thing unknown there. He declared that one night just as he was slumbering peacefully a large bunch of firecrackers exploded on his pillow, and from then on he has sat beneath a tree all night, fearing for his lift.

Several "mock trials" have been held and the guilty victims have been "hanged." The ceremonies are performed with perfect seriousness, and no man knows just how serious the thing may prove before he is free.

The ladies declare that they think Chattanooga is the most beautiful place they have ever seen, and the men declare that it is the best place they know of to spend a cool, restful vacation.—*News* Reporter.

Indiana

Peru, Ind.—Thursday, August 17, was Fraternal Day at the Miami County Centennial Celebration and Aldebaran Court No. 16 was very creditably represented by the unique feature of a "Galley" float which was in charge of Supreme Instructor W. N. Steele.

The Roman Galley was manned by Forrest E. Williams, Arrius; Milton Wilkinson, Captain; Harvey E. Graff, Guide; Frank Kinzie, Ben-Hur; F. H. Saine, Jas. Cowan, Dwight Kinzie, Ralph Zook, and Riley Wilkinson, Galley Slaves; D. A. Ralstin, Guy Ralstin, Laurence Godfroy, and E. H. Coiner were the Footmen in Livery who had charge of the four beautiful bay horses which drew the float. The ladies of the Tirzah Club deserve special credit for their representation in this parade. They were all neatly attired in white dresses, and displayed the colors of our Order by wearing tastily arranged Red, Yellow and Black satin ribbons. The ladies rode in appropriately decorated automobiles which also displayed our colors together with the Red, White and Blue, and Old Glory was very much in evidence. The ladies who participated are as follows: Sisters, Elsie Saine, Sadies Zook, Caroline Williams, Fannie Meredith, Addie Higgins, Mary Benner, Nancy Sharp, Maggie McCormack, Daisy Ralstin, Hettie Ralstin, Anna Martin, Gertrude Sweeney, Ella F. Greenwood, Bertha Cook and Lillian Johnson. Brothers: Harvey Archer, Forrest E. Williams, and Harvey Graff were the committee on arrangements and deserve much credit for making our display such a grand success.

At our regular meeting Thursday evening Brother A. W. Matt, Chief, very ably presided at a spirited session.

Supreme Instructor W. N. Steele and Special Representative Joseph Treadwell of the Home Office were present and delivered very interesting and instructive addresses. A vote of thanks was tendered these brothers for their complimentary and encouraging remarks and they were also extended a hearty welcome to come again.

District Manager Irving G. Cook outlined the plans for a new membership campaign, urging all to assist in making the September enrollment a grand success in honor of our Supreme Chief, Dr. R. H. Gerard.

Supreme Lecturer, Harry D. Michael, has been engaged to deliver his illustrated lecture on the book "Ben-Hur" Thursday evening, September 14. Prior to the lecture a short musical program will be rendered and immediately following the lecture refreshments will be served. Correspondent.

Evansville, Ind.—Evening Star Court No. 231 held its regular meeting in their hall Tuesday evening, July 11. After the business of the Court was transacted the installation of officers took place, after which a banquet was given by the Committee under the leadership of Sister Miller. There were several good talks on the the Good of the Order. The members departed at a late hour after enjoying a good time. Correspondent.

Louisiana

New Orleans, La.—Standing room only was obtainable at the regular monthly meeting held Wednesday night by Star of Bethlehem Court No. 6, at Khorasson Hall, 134 South Rampart Street. Roll call of officers found Chief W. N. Crellin and all other officers at their stations. The new officers recently elected will be installed by the Chief at the next meeting. The Chief gave a warm welcome to Sister Wilson and Brother Boehler, two members who have not been to a meeting of the Court in a year, and both promised they would attend meetings regularly in the future. Every one present spoke on the Good of the Order, and the Deputies reported that during the next sixty days the membership of the Court will be increased to over a hundred new members. Four applications were turned over to the investigating committee before closing. Reporter.

Missouri

Springfield, Mo.—Iris Court No. 141 met in regular session Thursday, August 17. After the initiation, and a short social hour, Brother W. A. O'Bryan, District Manager for this section, presented his proposition for a "Membership Campaign." That of dividing the membership into two companies, under two captains. The plan was warmly seconded by many, and after a lively discussion, and much enthusiasm, the Court adopted, and launched the plan.

Iris Court is a new Court, recently organized by Brothers P. E. Genoway, State Manager, and W. A. O'Bryan, July 20 of this year. We now have fifty members.

We have a nice, clean, conscientious, hardworking list of members, and much credit is due Mr. O'Bryan and the present membership, in keeping it up to this high standard. May the good work go on. Brother P. E. Genoway has visited the Court several times and expressed his high appreciation of Mr. O'Bryan's work here. We are trying to be upon the Honor Roll by the first of the year. Watch us grow. Dr. Crane.

Florida

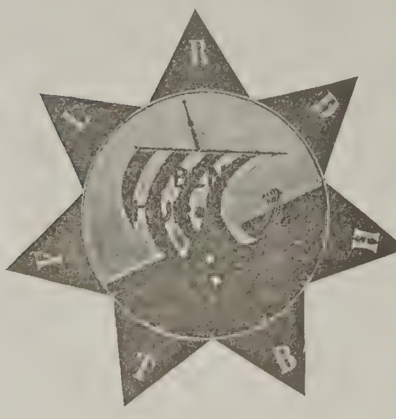
Miami, Fla.—The social given Wednesday August 23, Miami Court, No. 26, far excelled any previous effort. The program started at 8:15 o'clock, when about two hundred persons were present. It was given as follows: Piano solo, Mrs. D. D. Brown; a talk, W. W. Hall; recitation, Juanita Wilhite; tenor solo, Mr. Thain; violin solo, Mrs. D. O. Wilhite; Ben-Hur trio, the Misses Reba Raulinson, Sophia, Lois and Martain Vergen; solo, Mr. Reeves; closing remarks, T. W. Mitchell.

Mr. Mitchell, who is State Manager for Florida, spoke most interestingly of the history of the organization and described its ideals and ambitions. The evening's entertainment closed with a dance. Reporter.

While you are insurable is the time to take membership in Ben-Hur.

THE good fraternity is the one which combines common sense business practices with principles of fraternalism.

Ben-Hur Sign



THE illuminated star shown above is one of the most attractive and durable signs the Supreme Tribe has ever offered to its members. This electric signs is made of steel and glass, is 46 inches in diameter, and is fitted with electric light and cord. The galley and lettering being painted in the colors of the Order, and the transparency gives a most beautiful effect. This sign can be used either in the Court Room or outside as a street sign.

By purchasing a great number of these signs at one order the Supreme Tribe has been able to procure them at a remarkably low price and offers the sign complete for $15.00. A Court to be thoroughly up-to-date should procure one of these signs. Orders should be sent to Brother Jno. C. Snyder, Supreme Scribe, Crawfordsville, Indiana, cash to accompany the order, when the star will be well packed and shipped promptly.

Change of Address

We have received many complaints from members stating they do not receive THE CHARIOT, and we feel that this is not wholly our fault. Members change their address, but do not notify the publishers of THE CHARIOT. Members changing their address should immediately notify the Editor of THE CHARIOT, giving the name and number of the Court in which they hold their membership with their new address. It is impossible to change the address on the mailing list unless we have the name and number of the Court, as among 100,000 names without some guide, it would be a stupendous undertaking to locate any one name.

We desire that each member receive THE CHARIOT regularly each month as the official notice and other matter is of vital importance to the member, and any member failing to receive THE CHARIOT should fill out the blank below and mail to the Editor.

One life out of every nine is liable to rejection for insurance; therefore, when you have protection, don't let go.

April 19, 1783—The proclamation of congress, declaring the Revolutionary War ended, was read to the American Army.

April 19, 1861—First blood was shed in the Civil War, when the Sixth Massachusetts Regiment, on its way for the defense of Washington, was attacked in the streets of Baltimore, Maryland.

April 19, 1865—Funeral of Abraham Lincoln at Washington, and memorial services throughout the country.

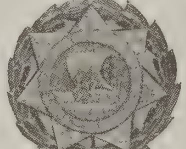
April 19, 1898—Congress declared Cuba independent and authorized President McKinley to use the Army of the United States to put an end to Spanish rule in that island, thus practically declaring war against Spain.

April 19, 1914—United States ultimatum to Huerta expired, and President Wilson decided to take the port of Vera Cruz, Mexico.

April 19, 1916—President Wilson sends to the German government what amounts to an ultimatum demanding that the present methods of submarine warfare shall cease, under pain of breaking off diplomatic relations if Germany does not comply. President reads message to Congress telling what he has done, and why.

All our wars, excepting that of 1812, began in April. Usually the 19th of the month was the day that decided the issue of peace or war.

"21 Years Service" Emblem



How long have you been a member of Ben-Hur? Are you entitled to this special badge of honor, representing twenty-one years of continuous loyal service as a member of the Order?

This is a beautiful emblem, the exact size of the cut, consisting of a sterling silver seven pointed star, with Galley in relief in the center, and the words, "Twenty-one Years Service." In each of the seven points of the star, are three small stars in relief, making up the number twenty-one. Back of the star, is a solid gold laurel wreath, as an emblem of honor.

This emblem can be purchased by Courts or individual members entitled to same, through the Home Office, for the small cost of $4.00. Here is a chance for some of our Courts to reward their old and faithful members with fitting presentation services. For more particulars, and price in quantity, address R. H. Gerard, Supreme Chief, Crawfordsville, Ind.

FOR CHANGE OF ADDRESS OF THIS PAPER

My name is ....

Court No.......... Located at ....

My paper now comes to ....

State ....

Change my address to ....

State ....

Street and Number ....

Or P. O. Box ....

Cut this out and mail to THE CHARIOT, Crawfordsville, Indiana.

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe for the Month Ending August 15, 1916

Balance on hand July 15, 1916, as follows:		
To credit of Class A	$ 46,320.98	
To Credit of Class B	1,342,268.34	
Total		$1,388,589.32
July Receipts:		
Received from Monthly Payments, Class A	41,617.85	
Received from Monthly Payments, Class B	71,903.35	
Received from Interest, Class A	200.33	
Received from Interest and Rent, Class B	3,700.67	
Total Income		$ 117,492.20
Sum		$1,506,081.52
July Disbursements:		
Death and Disability Claims, Class A	$ 63,320.00	
Death and Disability Claims, Class B	32,288.05	
Repairs on Real Estate, Class B	108.32	
Maintenance of Building, Class B	460.60	
Total Disbursements		$ 96,176.97
Balance August 15, 1916		$1,409,904.55
Of which there is to the credit of Class A	**$ 24,819.16**	
Of which there is to the credit of Class B	**1,385,085.39**	
Total		**$1,409,904.55**

Death and Disability Claims Paid in Class A for July, 1916

Pliny C. Lugar (Old Age Disability), Hamilton, Ohio	$ 1,500.00
Chas. G. Dodge, Logansport, Ind.	2,800.00
James Gibson, Vaughn, Wash.	700.00
Josef Notava, Chicago, Ill.	1,400.00
Jas. H. Ives, Elgin, Neb.	1,200.00
Chas. W. Samse, Kokomo, Ind.	1,000.00
Wm. Nash, Buffalo, N. Y.	1,200.00
Frank Blaha, Chicago, Ill.	1,200.00
James A. Stull, South Bend, Ind.	1,000.00
Geo. Fleissner, Washington, Pa.	1,300.00
Samuel Frautschi, Toledo, Ohio	900.00
Samuel W. Stuype, Owensville, Ind.	1,600.00
Frank H. Whitney (Old Age Disabiity), Ft. Wayne, Ind.	150.00
J. Frank Garber (Old Age Disability), Columbus Grove, Ohio	90.00
Andrew Wyse, Wilkinsburg, Pa.	2,600.00
Jno. H. O'Connor (Old Age Disability), Patterson, N. J.	50.00
Harriet E. Myers (Old Age Disability), Logansport, Ind.	50.00
Pauline Flacks, St. Louis, Mo.	550.00
Morris G. Evans, Mason City, Iowa	700.00
Albert Lewis, Cayuga, Ind.	2,000.00
Frank Stein (Old Age Disability), Evansville, Ind.	50.00
Walter Rigg, Browns, Ill.	2,400.00
Abraham D. Blum, Baltimore, Md.	500.00
Lucy Christie, Cleveland, Ohio	700.00
Eugene O. Wilson, Chariton, Iowa	2,000.00
Ann Halligan, Chicago, Ill.	700.00
Jonathan B. Belt, Harrisburg, Ill.	1,950.00
Emelia Johnson, Chicago, Ill.	1,000.00
Geo. H. Muttera, Springfield, Ill.	2,000.00
George Shaw, Toledo, Ohio	1,000.00
Catherine Fehler (Old Age Disability), Louisville, Ky.	100.00
Thos. Strang (Old Age Disability), Wadsworth, Ill.	50.00
Jas. Zasadil, Chicago, Ill.	800.00
Edmund S. Nichols, Wapakoneta, Ohio	1,500.00
Wm. Rodenbeck, Carthage, Ohio	2,000.00
W. Melvin Young, Saginaw, Mich.	1,000.00
Michael D. Anderson, Clinton, Ill.	1,200.00
Wm. H. Lewis, Elgin, Neb.	500.00
Margaret A. Stall, Newark, Ohio	500.00
Jas. Roxburgh (Old Age Disability), Tacoma, Wash.	50.00
Jos. Sedlacek (Old Age Disability), Chicago, Ill.	120.00
Johanna Weltz, St. Louis, Mo.	1,100.00
Henry Weltz, St. Louis, Mo.	2,100.00
Wilhelmine De Remer, Findlay, Ohio	500.00
Jno. B. Peters, Macy, Ind.	1,000.00
Alice Fitzgerald, Omaha, Neb.	1,300.00
Jas. J. McCready, Olean, N. Y.	1,600.00
Katy Kistner, Cincinnati, Ohio	650.00
Christian Unverferth, Freelandville, Ind.	1,300.00
Jacob H. Winner, Lebanon, Ohio	810.00
Bannie Dugan, Covington, Ky.	1,100.00
Wm. E. Raling, Olney, Ill.	2,400.00
Mary O'Meara, Norfolk, Neb.	1,000.00
Chas. S. Lively (Old Age Disability), St. Louis, Mo.	50.00
Robert Sherlock (Old Age Disability), Lafayette, Ind.	100.00
Wm. R. Logan, Miami, Fla.	1,200.00
Frank Hadacek, Chicago, Ill.	1,300.00
Wm. H. Sage, Omaha, Neb.	1,500.00
Lulu Hazlett, Bowling Green, Ohio	1,400.00
Jennie Knapp, Chicago, Ill.	800.00
Total	$ 63,320.20

Death and Disability Claims Paid in Class B for July, 1916

Jane S. Barriball (Old Age Disability), Cleveland, Ohio	$ 342.30
Jens P. Pedersen, Chicago, Ill.	1,000.00
Georgian Burgoyne, Mounds, Ill.	977.53
Carl H. Thomas, Washington, Ind.	1,000.00
Wm. L. Tate, Memphis, Tenn.	1,000.00
Veronica Stankovsky, Chicago, Ill.	325.00
Ferdinand Klican, Chicago, Ill.	1,000.00
Jno. H. McKenzie, St. Francisville, Ill.	1,100.00
Michael Thyson, Granite City, Ill.	1,000.00
Francis M. Hocking, Bone Gap, Ill.	900.00
Ona B. Presgrove, Fredericktown, Mo.	500.00
Jno. Simon (Old Age Disability), Saginaw, Mich.	391.20
Robert Robinson, St. Bernard, Ohio	1,000.00
Ella F. Kristan, North Chicago, Ill.	1,000.00
Homer Clawson, Danville, Ill.	679.00
Wm. C. Payne, Chicago, Ill.	1,000.00
Lutie Jones, Portsmouth, Ohio	1,000.00
Florence M. Storrs, Council Bluff, Iowa	650.00
Edward A. Boss, Mt. Vernon, Ill.	1,000.00
Anna S. Heartt, Jeffersonville, Ill.	600.00
Margaret B. Martin, Cleveland, Ohio	420.90
Wm. T. Thompson, Dexter, Mo.	500.00
Wm. H. Pellman, Louisville, Ky.	1,000.00
Geo. F. Compton, Charlottesville, Va.	1,600.00
Geo. L. F. Fuller, Middletown, Ohio	500.00
Richard J. Jackson (Disability), Meridian, Miss.	250.00
Alma M. Young, Toledo, Ohio	500.00
Como Trogdon, South Bend, Ind.	250.00
Wm. J. Clodfelter, Sikeston, Mo.	1,000.00
Gladys L. Meadors, Michigan City, Ind.	500.00
Frank L. Tippin, Fairbury, Neb.	1,000.00
Susan M. Willman, Effingham, Ill.	500.00
Chas. D. Hill, Mattoon, Ill.	1,000.00
Andrew Dressel, Chicago, Ill.	600.00
Emma L. Reed (Old Age Disability), Wabash, Ind.	550.00
Edward W. Witlacil, Cedar Rapids, Iowa	500.00
Lura Brandon, Greenville, Tex.	1,951.22
Elizabeth Milburn, Jasper, Ind.	1,500.00
Rose H. Sullenger, Carmi, Ill.	500.00
Jacob Keller, Ripley, Ohio	1,200.00
Total	$ 32,288.05

Total Paid to Beneficiaries Since Organization................$15,101,522.05

Fraternally submitted to T. B. H., JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe of Ben-Hur, August 15, 1916, Showing Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Indiana	$ 112,985.20
First National Bank, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Crawfordsville, Indiana	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana	10,000.00
Crawfordsville Trust Co., Crawfordsville, Indiana	5,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Evansville, Indiana	10,000.00
Real Estate (Old Home Office)	15,971.15
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Invested in First Mortgage Loans	174,500.00
Invested in Municipal and County Bonds	855,578.77
Cash in Office	50.00
Total Assets	$1,409,904.55

Fraternally submitted in T. B. H.,
S. E. VORIS, Supreme Keeper of Tribute.

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

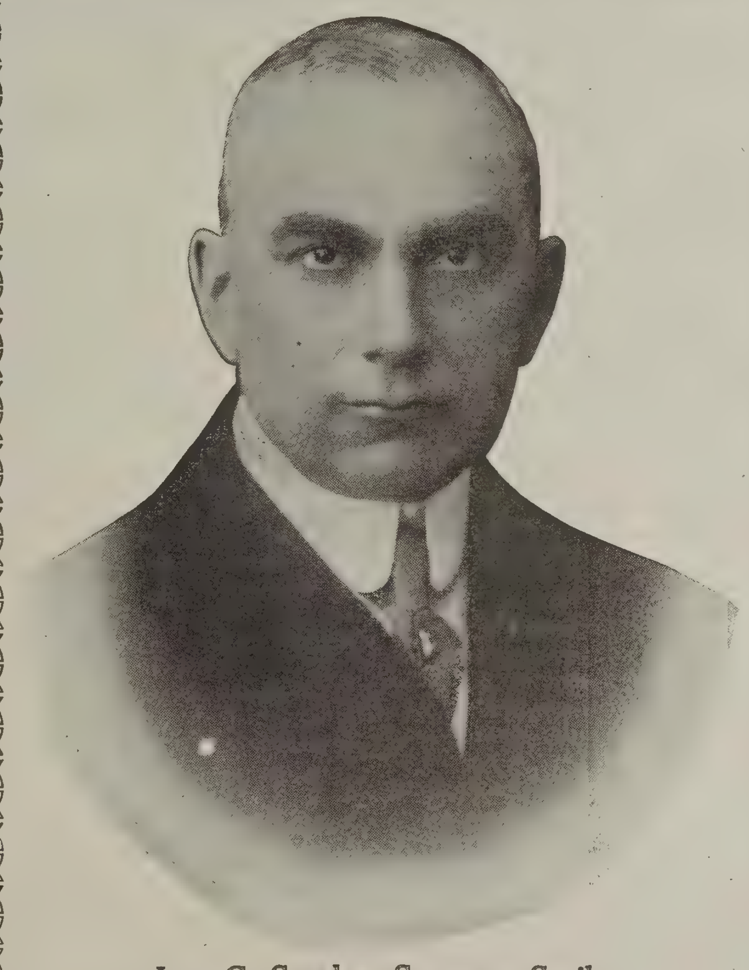
Vol. XXI Crawfordsville, Indiana, October, 1916 No. 10

TRIBE OF BEN-HUR

OCTOBER, 1916

SNYDER MONTH

REMEMBER you help yourself most when you help secure the greatest number of applications from among your friends for beneficial membership in the Tribe of Ben-Hur.



Jno. C. Snyder, Supreme Scribe.

What a great month October will prove to be **IF** each member will secure just one application during the month. Try it by doing your part.

IN HONOR OF OUR SUPREME SCRIBE

Special October Campaign

Let us work together and plan to make October, 1916, the best month in the history of Ben-Hur. We can do it, for everything is favorable. The summer season has ended, business in every line is good. Both "farm and factory" are prosperous and many of our friends are not protected with a certificate in the Tribe of Ben-Hur. Special Application Blanks have been sent to our Deputies and Field Workers for their use during the month of October which has been designated

SPECIAL SNYDER MONTH

We hope every application blank will be filled and returned to the Supreme Office by October 31, 1916

The Home of Lew Wallace

The following article was written for *The Louisville Courier-Journal* by Miss Kate Bodine Stone, of Louisville, Kentucky, a niece of Mrs. R. H. Gerard, the wife of our Supreme Chief. Miss Stone is merely a young girl of eighteen summers, and yet having much experience in reporting for newspapers. This account of her visit to the Home and Study of the late Gen. Lew Wallace in Crawfordsville, Indiana, is a literary gem, and we bespeak for Miss Stone a very bright career in journalism.

"On the spot where the "Ben-Hur beech" so generously provided shelter to Gen. Lew Wallace while writing his beautiful "Tale of the Christ" stands a bronze figure of that eminent American.

The inscription on this statue, which was cast in Paris from the model used for the Carrara marble figure, presented by the State of Indiana to the Congress for the Hall of Fame, reads: "Lew Wallace, Soldier, Diplomat, Author."

After visiting the Lew Wallace study and observing there many evidences of his talents in other lines, one wishes to add: Musician, Painter, Sculptor. No matter what your profession, "doctor, lawyer, merchant, or chief," you constantly find things there which delight the soul.

The study, which is east of the statue and on the grounds where stands the Wallace home, was planned and its erection supervised by Gen. Wallace about twelve years before his death in 1905. The frieze around the top of the brick building is sculptured to represent characters from his works, among them Esther and Tirzah, mother and sister of Ben-Hur.

Most picturesque is the stone balcony and stairway, leading to the flower garden, which remains as at first planned by Gen. Wallace. In this garden and under his beloved beech trees he spent many pleasant hours, often in company with his two grandsons.

The younger of the two boys, by the way, a chap of about eighteen years, has inherited his grandfather's love of militarism, and is now heroically fighting with the French army.

To the writer, one of the most interesting discoveries in the study is the bookcase containing Lew Wallace's noted work, Ben-Hur, in all the languages into which it has been translated. One does not realize the popularity and greatness of this book until he learns that Ben-Hur is now published in sixty different languages, besides raised letter editions for the blind. As a seller, Uncle Tom's Cabin is its only rival. One million copies of Ben-Hur were sold in one transaction, February, 1913.

The original manuscript in pencil may be found in the study as may also the original printer's copy of "The Fair God," Gen. Wallace's first book. His service in the Mexican War was the inspiration for this work, which is a study of Mexico at the time of Montezuma and Cortez. While Minister to Turkey, Gen. Wallace wrote "The Prince of India," a story of Constantinople at the time of his ministry.

His commission from President Garfield, as Minister to Turkey, 1881, with an extraordinary compliment from the President, hangs framed on a wall of the study.

Evidence of Lew Wallace's success as a diplomat appears in a letter from **President Lincoln, which reads:**

"Washington, March 31, 1864.— Hon. Secretary of War: Gen. Wallace has been with me, and I think he is getting along with the matter we wished to see him for, very satisfactorily. It is a great point, which he seems to be effecting, to get Gov. B. and Hon. H. W. D. together.

"I have told him to be fair, but to give the benefit of all doubts to the emancipationists.

"Please confer with him, and add any suggestion that may occur to you. Yours truly,

A. LINCOLN."

This letter refers to an effort Gen. Wallace was making to bring together two Republicans, Hon. Henry Winter Davis and Gov. Bradford, of Maryland, who had been at "outs." It was delicate diplomacy planned and managed by Gen. Wallace, to the great satisfaction of President Lincoln.

There are also letters from Presidents Garfield and Harrison commending his book, Ben-Hur.

While Minister to Turkey Gen. Wallace and the Sultan Abdul Hamid became staunch friends. As usual with Oriental monarchs, he wished to make presents to those he fancied. These gifts, Gen. Wallace always declined, but once in passing through the royal picture gallery, he saw what he pronounced the finest picture in his majesty's extensive collection and asked to borrow it to brighten his office. The Sultan gave the picture to Gen. Wallace, and it is, indeed, the most wonderfully beautiful article in his study.

The painting is of a bewitching little Turkish princess in her vari-colored native dress. Eyes such as hers are rare. Full of love, wonder and childish innocence, they seem ever upon one who visits that room.

Another painting particularly interesting is an unfinished one by Gen. Wallace, of "The Conspirators." The scene is in the capitol grounds in Washington on the occasion of Lincoln's second inauguration, and shows "The Conspirators" watching the proceedings in a group.

Gen. Wallace was a member of the commission that conducted the trial of Mrs. Suratt and others charged with conspiring to kill the President.

This picture is, of course, a fictitious product of Gen. Wallace's brain. It is not now believed that there ever was a conspiracy, but that all who suffered death as a result of the trial were innocent and that only Wilkes Booth was guilty of the crime. The verdict of the commission was simply a yielding to the mob spirit of the times.

Sketches by Gen. Wallace of the individual heads shown in the painting are found in a table case. While being exhibited at the World's Fair, St. Louis, two of these sketches, Booth and Mrs. Suratt, were stolen and never recovered.

The most excellent example of Gen. Wallace's artistic ability is the pencil portrait of his imperial majesty, Sultan Abdul Hamid.

Among many things of interest brought from Europe by Gen. Wallace are an oil painting by Murillo from Rome, a majolica vase from Paris, which has taken the grand prize in exhibits of its kind; a wall tile from Antioch, of the kind described as having been dislodged by Ben-Hur on the head of Gratus, and a floor tile from the Mosque of Sancta Sophia, Constantinople.

There are also interesting articles that relate to his political and military careers.

A cane presented to him in the political campaign of 1865 is inscribed "J. Buchanan and Liberty." Another present to him is a gavel that had been used during one of the Lincoln-Douglas debates. On the walls hang the arms, shield, and charm of a hostile Apache chief, "killed as he was reconnoitering Gen. Wallace's bodyguard while the General was on an inspection trip" as Governor of New Mexico.

Lew Wallace's military commissions should be an inspiration to every young American.

Captain of the Crawfordsville (Montgomery) Guards; independent militia; from Gov. Wright, 1856.

Adjutant General of the Indiana militia, from Gov. Morton, 1861.

Colonel of the Eleventh Regiment of Indiana Volunteers, from Gov. Morton, 1861.

Brigadier General of Volunteers, from President Lincoln, 1862.

Major General of Volunteers, from President Lincoln, 1862.

Gen. Wallace's uniforms of Major General and Colonel of the Eleventh Regiment Zouaves are contained in a case conspicuously placed in the study.

His military chest, used during the war between the States, and inscribed, "Col. Lew Wallace, Eleventh Regiment Volunteers, Indiana," can barely be seen beneath the war horse trappings which cover it. These include a "McClelan" saddle, bridle, holsters, spurs, and last, but not least, a shoe from 'Old John," Gen. Wallace's war horse.

A built-in case over the mantel was arranged by Gen. Wallace himself, and contains his shoulder straps of various ranks, sword belt, sash, epaulets, Derringer pistols presented by Col. Derringer, of Philadelphia; sword, "Presented to Brig. Gen. Lew Wallace by his fellow-citizens of Montgomery county in recognition of his gallantry at Fort Donelson;" service sword, carried through the war between the States, and a fragment of the Eleventh Regiment flag.

Examples of Gen. Wallace's sculpture are a medallion head of Christ and a child's foot, in plaster.

That he was a lover of the violin is inferred from a wooden case containing several of those instruments; the case and one unfinished violin having been made by Gen. Wallace. His choicest violin, and Mrs. Wallace's guitar, are held together by a fragment of one of Mrs. Wallace's wedding gowns, May, 1852.

Of the many tributes to Gen. Wallace, two in his study are most worthy of mention. One is a bronze bust of himself, which was cast from the clay modeled by Randolph Rogers, the sculptor; the model being a parting souvenir of the siege of Cincinnati, 1863, where Rogers was a member of Gen. Wallace's military staff.

The other, 'Old Age," a study in oil, was painted by Thomas Buchanan Read, artist, poet, and recitationist. It also was a souvenir from him while a member of Gen. Wallace's staff at the siege of Cincinnati. Mrs. Wallace quoted him as saying in his charming manner, "I have fallen in love with many a woman, never with but one man—Lew Wallace."

Does one wonder? How unconsciously we who have been robbed of the joy of knowing him except through Ben-Hur come to love him after spending a short time in his wonderful study where his spirit still prevails.

Could the State of his birth offer a more fitting tribute to man than has been offered this master of many arts —that of placing a statue of his noble self in the Hall of Fame?"

Royal Arcanum Rate Increase

The new schedule of dues recently determined on by the Supreme Council of the Royal Arcanum affects chiefly members of middle or advanced age. The increase taking effect in December, bases the premium on the age of the individual member and not on the age coming within a specified group. For instance, a member fifty years of age, will in the future pay a monthly premium of $14.08 as compared to $4.64 heretofore paid. Those over sixty-five years old will have to pay $31.92 a month instead of $16.08. In both cases the premium is based on a principal sum of $3,000. The younger members will profit by the change, which, according to Grand Regent H. W. Jones, became necessary because of the adoption of a new and uniform insurance law by thirty-seven states and puts the fraternity on a "100 per cent. actuarial basis."

While admitting that the old members may suffer some hardship, Grand Regent Jones stated that the new plan was a case of *"the greatest good to the greatest number."* He pointed out that the United States Supreme Court has upheld similar action by other fraternities.—*Insurance Field.*

Our Publicity Bureau

"A significant and far-reaching work of the Bureau is the introduction of courses on life insurance instruction in the schools, colleges and universities of the country. This has been made possible by the completion of the text book on Insurance, written by Dr. S. S. Huebner, under the auspices of the National Association of Life Underwriters. Seventy educational institutions, including the most important in the country, have established these courses, and many of them are already using our text books. Hundreds of young men who have taken these courses have entered the ranks of Life Insurance Salesmen with marked success. These things mean more to the elevation of life insurance in the estimation of the public, than the expenditure of thousands of dollars through institutional advertising. By a fortunate arrangement between Mr. Ensign and the publishers of the text book, the Bureau has its exclusive sale to insurance agents and companies. About 1,500 copies have been sold through our Bureau alone, at a profit of $1,000. The text book, therefore, is not only accomplishing an important work in our educational program, but is contributing a substantial amount to the support of the Bureau.

"The officers of the National Association and the Education and Conservation Committee have realized for some time the need of a primer on life insurance for use in connection with our present text book. After a conference with the Executive Council and others, President Woods has been authorized to arrange with Mr. Wm. Alexander to write this book, the same to be published directly by, and solely under the auspices of, the National Association of Life Underwriters. Mr. Alexander is a man of broad vision and wide experience, both as an author and instructor, and is eminently qualified to do this work."

The above item is from the report of the Educational and Conservation Committee of the National Association of Life Underwriters, as published in the *Insurance Field,* September 15. We believe this to be most important and hope our Fraternal leaders will not be "asleep at the switch." If we are to continue the beneficent

Tennessee State Congress, Tribe Ben-Hur, at Umbrella Rock, Lookout Mountain, Chattanooga, Tenn.

work of Fraternal protection, and to more fully and completely occupy the position among men, which is our proper portion in the world's advancement, we must see to it that our Old Line friends do not fill the field of education to the exclusion of the desirable features of Fraternal Protection. THE CHARIOT would suggest that the Special Committee of the National Fraternal Congress of America, appointed to establish a Bureau of Publicity, could get busy at once with these Old Line forces and see that Fraternal Protection is at least treated fairly in the education of the young men and women as to the merits of life insurance.

DEPUTIES' TROUBLES.—One said he would give me his application as soon as he returned. He never returned.

Another said he would give me his application some day, but "no hurry, my grandfather is alive yet." His grandfather is still alive, but his grandson was buried last week.

Another said 'What's the use? I am a good risk." Now he is down with tuberculosis.

Another said, "I will not insure now; I'll carry my own risk." His children now carry newspapers.

No Mad Rush in Wisconsin

The 1916 report of the Wisconsin Insurance Department reviewing the condition of the State Life Insurance fund, which was the pet creation of former Commissioner Ekern, states that during the first six months of 1916 the Department issued forty-six policies for $14,700. One policy lapsed and there were no death losses. After being in force for nearly three years, following several years of incubation, the state fund had only 426 policies in force June 30, 1916, for $333,300 of insurance. The insurance department pays all the expense of maintaining the fund, which puts it in the peculiar position of collecting $952,325 a year from the various insurance companies doing business in the State and then using that money in part at least to compete with them. While the competition does not amount to much, as is shown by the number of policies issued, the principle is there just the same.—*Insurance Field.*

A Deserved Commendation

The Chicago Tribune, in its correspondence columns conducts a department relating to Life Insurance, and the following clipping taken from this department in their issue of Tuesday, September 26, very clearly indicates the change of public opinion in the general trend to fairness, as regards the treatment of our Fraternal Beneficial Societies. Until very recently a similar communication would have been used with "scare head lines" to the detriment of our Fraternal Societies.

"NOT UNUSUAL RATE.

"Dolton, Ill., Aug. 7.—[To the Friend of the Insured.]—My father at age 50 years took out a [illegible] for $1,000 in a fraternal reserve [illegible] association. Policy is dated [illegible] 25, 1900. In the upper left hand corner it states: 'Rate, $1.00; age, 50.' He is now going on 66 years and the rate has been raised three times, until he now pays $1.75 a month. He has now received a letter from the supreme clerk saying that his rate, beginning with September, 1916, will be $4.10 a month, and it will rise each year until he is 70 years old, and at that age until death the rate will be $9.92 a month. This looks ridiculous to me. What is your advice?

"C. C. WETTERLING.

"It is usually advisable for a man of advance years who is insured in a fraternal order to continue his membership as long as he can pay the premiums. Your father has been paying far less than the cost of insurance at his age. The new rate barely covers the tabular cost at his present age, and the rate after age 70 is no more than an old line company would be compelled to charge him if it accepted men of that age. In other words, he is not asked to pay more than the insurance actually costs and he cannot expect to get insurance for less, as he never paid in any excess to help carry him at the higher ages."

One life out of every nine is liable to rejection for insurance; therefore, when you have protection, don't let go.

Cannot Borrow on Certificate

The one best feature of a certificate in the Tribe of Ben-Hur is the provision in the Laws of the Society preventing the member from borrowing on the certificate. A man insures his life for the financial protection of his family, so in case of business reverses, or failure on his part to accumulate a sufficient fund to take care of his family at his deah, his dependents may be left some means of support.

The Old Line Companies during the last few years have realized the danger caused by the laws which made provision for loans on the policies of the members, and if the man, carrying the policy become financially involved, of course he turns everything available into his business in order to protect his interest as best he can. Then if death claims him as a victim, his family is left without the benefit of his insurance, which he probably has carried many years, and if he has been so unfortunate as to fail in his business ventures, even after utilizing the amount he has borrowed on his policy, his family are no better off than they would have been if he had not carried any insurance; however, the Laws of a Fraternal Beneficial Society will not permit borrowing on a certificate, neither can a Fraternal Beneficial certificate be taken for debt, or used as collateral security, but is paid directly to the designated beneficiary.

Fraternalism lays on us the duty to lead clean, pure, useful, temperate and charitable lives; that in every condition and circumstance of life we should remember our high calling; that we should know and do charity, not only in the relief of financial distress, but in all the manifestations that love dictates to the just and generous heart; that we should never forget our duties as citizens and in all the responsibilities of citizenship be true in private and public life; that in the home relations our lives shall be such that content, comfort and happiness shall reign and that as we journey through life we shall hold aloft the light of truth, making clear the way to those who follow.

All one's life is music if one touches the notes rightly and in time. But there must be no hurry. There is no music in a rest, but there's the making of music in it. And people are always missing that part of life's melody by scrambling on without counting. Not that it's easy to count, but nothing on which so much depends is ever easy.—*John Ruskin.*

THE CHARIOT

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TYPOGRAPHICAL UNION LABEL CRAWFORDSVILLE

OCTOBER, 1916

The drying of a single tear, has more of honest fame than the shedding of seas of gore.

Read your Chariot every month.

Officers, Delegates, and Visitors, Ohio State Congress, Hamilton, Ohio, September 12, 1916

THERE are two things which are continually burning up. These are youth and energy. Every person with responsibilities should get life insurance before it is too late.

IN the September CHARIOT, on page three, we gave an article on "True Fraternalism," simply giving credit to "Exchange," but we have since learned that the Hon. Edward M. Dingley, of Kalamazoo, Michigan, is the author of the article, and that it had previously been published in his *Progressive Herald.* We are glad indeed to give this credit to Brother Dingley, as he is one of the loyal and enthusiastic members of Ben-Hur.

SATURDAY, September 23, at Paris, Illinois, occurred the death of Brother McFarren Davis, who was perhaps one of the most prominent journalists and editors of the State. His death occurred from injuries sustained in an automobile accident August 29. He was a very dear friend of our Supreme Organizer, Brother W. H. Owen, who secured his application as one of the early members of Paris Court No. 4. He gave the part Ben-Hur with great ability and was ever a loyal and enthusiastic member. Brother Davis was a poet, author, writer and editor of exceptional talent and his host of friends will greatly miss his genial smile and helpful personality.

Read your Chariot every month.

THE CHARIOT is in receipt of resolutions adopted by Bluffton Court No. 7 of Bluffton, Indiana, upon the death of Sister Hope E. Bennett, but we regret that limited space will not permit their publication.

THE need of fraternity is so evident and so keenly felt at this particular time when all the world is at war, that we who are connected with societies whose fundamental principle is the practice and extension of the spirit of fraternity, ought more than ever to value our connection with these societies and cheerfully and gladly contribute our efforts to the promotion and extension of the particular societies of which we are members.

Ben-Hur Sign

THE Supreme Tribe has a few very beautiful metal signs for distribution without charge to Scribes who have an office or a public place in which dues are collected. Speak quick—supply limited—so don't ask for one unless you can use this form of advertising where it will meet the eye of the public. Address R. H. Gerard, Supreme Chief.

Davidson-Marshall

Tuesday, September 19, at High Noon, at the home of Mr. C. W. Iliff, in Crawfordsville, Indiana, occurred the marriage of Franklin Gerard Davidson, son of our Supreme Medical Examiner, Dr. J. F. Davidson, to Miss Elsie Shellady Marshall of this city, who was prominent in musical and social circles of Crawfordsville.

Only the immediate members of the family were present. The marriage ceremony, which was performed by Dr. George R. Grose, President of DePauw University, was beautiful in its simplicity. The happy couple left immediately for Cambridge, Mass., where the groom is attending Harvard University, and will be graduated from the Law Department next June.

The best wishes of THE CHARIOT and its host of readers go with this worthy young couple, for life holds much of bright promise for them.

Results of August

IN OUR September CHARIOT mention was made of the fact that for the months of June and July, 5369 beneficial certificates had been issued, and as we went to press with the September CHARIOT the latter part of August, every indication was that 4000 certificates would be issued for the month; however, we are happy to state that actual results prove that during the month of August 5380 certificates were written in the Tribe of Ben-Hur, which is more than was written for the months of June and July, in spite of the fact that August is always considered a very poor month for Fraternal Societies. Of course the greater number of these certificates were transfers from Class A to Class B, but with the coming of the fall season, splendid crops and prosperous business in every line, we believe the remaining months of 1916 will give to the Tribe of Ben-Hur the greatest business ever enjoyed by the Society in any one year since its organization.

Get The Happiness Habit

Men and women should make it a part of their daily walk to put much more of joy and less of bitterness into the lives of those about them. It is a joy indeed to come into contact with sweet spirited men and women—people who care for their fellows and companions, who wish to speed a better day among them. There is plenty of room for improvement. There are far too many who, loaded down with the cares of life, go about crabid—thoughtlessly tramping upon the toes of those about them, saying and doing little things which hurt.

This habit can be changed, and with no great effort. Get the habit of happy, unselfish helpfulness. Remember it is the little things that count, and if every person would practice the habit of helpfulness the world would be changed and there would indeed be less of bitterness and strife and more of happiness and love.

An Object Lesson

A statement is made by *The World Today* as an object lesson in the need and practicability of life insurance protection, that is startling. It says:

"What happened to the uninsured is shown by such figures as that of 1,000 persons in the Philadelphia almshouse among whom only three were found to be beneficiaries of life insurance and these only to the extent of $6,000; that in the Montgomery County, Pennsylvania, almshouse none of the 133 inmates have ever been beneficiaries of life insurance; that of 6,000 children passing under the supervision of Father Lynch of Chicago at one of the large church asylums, the parents carried life insurance in no more than twelve cases.

"Of the twenty-four workmen recently drowned, for whose families the newspapers are receiving popular subscriptions, not one carried life insurance for as much as $1,000. Thus do the orphans of the uninsured become the dependents of the state."

Special Snyder Month

October has been designated as "Snyder Month," and the campaign started for September, "Gerard Month," seems to be gaining momentum, as the workers warm up to their work, and we predict that October will give us a greater business than did September.

There will be a special "Snyder Prize" given to each member who may secure one or more new beneficial members during the month of October. Remember, the application must be procured and certificate written on or before the 31, day of October, 1916, in order to be counted for October. November will be made "Davidson Month" and December "Voris Month."

Responsibilities of Membership

Our Fraternal Beneficial Societies which are operating upon inadequate rates must soon face the problem of readjustment. The Societies which were pioneers in re-rating are now quite firmly established and are permitted to bend their energies in helping other Societies come up to the standard which "means safety and security." Efforts should be made to shape legislation in the various States in which Fraternal Beneficial Societies are located that are not yet re-rated. Time should be given and every possible chance for these Societies to make the needed changes to enable them to comply with the requirements and be upon adequate rates.

The establishment of Class B by the Tribe of Ben-Hur upon adequate rates has been the foundation for a successful work of the Society, and as has been said, "the laws must provide the greatest good to the greatest number," and while it is true this may bring hardship to some of our old members who are now ineligible for membership elsewhere, and are not willing to take advantage of the opportunities offered, and thus perther than to reduce the amount of their protection and transfer to the adequate rate of Class B, continuing mitting their certificates to lapse, rather their protection, although in a smaller amount.

A member who will so far forget his obligation taken at the atlar when admitted to the Society, and who is exerting an influence on others, causing them to drop their protection, is not only unfair to the Society, but his action is doubly unfair to the older member, whom he induces to lapse his certificate.

Read your Chariot every month.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of August, 1916.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1527**
2	Empire City No. 84, New York, N. Y.	404
3	Palestine No. 2, Olean, N. Y.	337
4	Genessee Valley, 18, Rochester N. Y.	233
5	Jefferson No. 24 Watertown, N. Y.	195
6	Electric City, No. 75, Schenectady, N. Y.	147
7	Balthasar No. 77, Troy, N. Y.	130
8	Ithmar No. 1, Auburn, N. Y.,	111
9	Olean, No. 48, Olean, N. Y	106
10	Arrius, No. 9, Geneva, N. Y.	103

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1259
2	Balthasar No. 9, Crawfordsville, Ind.	895
3	Simonides No. 1, Crawfordsville, Ind.	723
4	Crescent City No. 122, Evansville, Ind.	667
5	Esther No. 4, Terre Haute, Ind.	598
6	Marion No. 48, Marion, Ind.	481
7	Princeton No. 43, Princeton, Ind.	355
8	Malluch No. 45, Vincennes, Ind.	330
9	Washington, 169, Washington, Ind.	326
10	Vigo No. 126, Terre Haute, Ind.	325
11	Kendallville No. 20, Kendallville Ind.	301
12	Wabash No. 23, Wabash, Ind.	297
13	Huntington No. 68, Huntington, Ind.	288
14	Castalia No. 13, Muncie, Ind.	274
15	Star No. 277, Indianapolis, Ind.	260
16	Aldebaran No. 16, Peru, Ind,	257
17	Elkhart No. 72, Elkhart, Ind.	249
18	Beech Tree No. 211, South Bend, Ind.	232
19	Orontes No. 77, Shelbyville, Ind	230
20	Kokomo No. 33, Kokomo, Ind	224
21	Queen City, No. 153, Marion, Ind.	223
22	Evening Star, No. 231, Evansville, Ind.	222
23	Columbia City 92, Columbia City, Ind.	221
24	Decatur No. 156, Decatur, Ind.	219
25	South Bend, No. 41, South Bend, Ind.	216
26	Logansport No. 233, Logansport, Ind.	215
27	Isis No. 32, Anderson, Ind.	214
28	Oolitic, No. 54, Bedford, Ind.	207
29	Maple City No. 125, LaPorte, Ind.	193
30	Antioch No. 12, Garret, Ind.	190
31	Richmond, No. 42, Richmond Ind.	180
32	Boonville No. 59, Boonville, Ind.	177
33	Chariot No. 38, Lafayette, Ind.	177
34	Vincennes No. 243, Vincennes, Ind.	161
35	Germania No. 165, Evansville, Ind.	152
36	Corydon, No. 184, Corydon, Ind	149
37	Posey No. 105, Mt. Vernon, Ind.	139
38	Rigel No. 86, Michigan City, Ind.	138
39	Bismarck No. 134, Terre Haute, Ind.	137
40	Greencastle No. 102, Greencastle, Ind.	133
41	Evansville No. 10, Evansville, Ind.	131
42	Owensville, No. 104, Owensville. Ind	125
43	Hartford City, 36, Hartford City, Ind.	125
44	Sandborn No. 67, Sandborn, Ind.	123
45	Progressive No. 166, Hammond, Ind.	119
46	Harmony No. 304, Logansport, Ind.	114
47	Bluffton, No. 7, Bluffton, Ind.	111
48	Freelandville No. 91, Freelandville, Ind.	109
49	Jewel No. 334, Michigan City, Ind.	109
50	French Lick No. 200, French Lick, Ind.	108
51	Frankfort No. 2, Frankfort, Ind.	105
52	Tennyson No. 203, Tennyson, Ind.	101

Kentucky

1	Kentucky No. 11, Louisville, Ky	1029
2	Jehovah No. 4, Louisville, Ky.	380
3	Henderson No. 3, Henderson, Ky.	266
4	Ludlow No. 9, Ludlow, Ky.	248
5	Covington No. 2, Covington, Ky	176
6	Newport No. 1, Newport, Ky.	141
7	Ilderim No. 14, Louisville, Ky	105
8	Mizpah No. 8, Bellevue, Ky.	102

Ohio

1	Portsmouth No. 109, Portsmouth, O.	992
2	Forest City No. 15, Cleveland, O.	586
3	Ilderim, No. 1, Dayton, O.	579
4	Esther No. 4, Hamilton, O.	407
5	Washington No. 43, Toledo, O.	363
6	Canton No. 57, Canton, O.	331
7	Lew Wallace No. 189, Dayton, O.	307
8	Crockery City No. 111, E. Liv'r'l, O	303
9	Lincoln No. 23, Lima, O.	286
10	Springfield No. 31, Springfield, O.	263
11	Ben-Hur No. 7, Findlay, O.	239
12	Toledo No. 34, Toledo, O.	227
13	Balthasar No. 3, Cincinnati, O	211
14	Mars No. 151, Cincinnati, O.	193
15	Aldebaran No. 14, Youngstown, O.	178
16	Butler No. 99, Hamilton, O.	165
17	Alpha No. 51, Newark, O.	139
18	Bellefontaine No. 12, Bellefontaine, O.	137
19	Liberty No. 70, Cumminsville, O.	130
20	Ithamar No. 8, Marion, O.	124
21	Eros No. 5, Mt. Vernon, O.	120
22	Sidney, No. 19, Sidney, O.	116
23	Cincinnati No. 56, Cincinnati, O.	110
24	Star of Valley No. 1[illegible]3, Wellsville O.	106
25	Victory No. 176, Cincinnati, O.	102
26	Putnam, No. 62, Columbus Grove, O.	101

Illinois

1	Triumph No. 17, Decatur, Ill	762
2	Ithamar No. 1, Danville. Ill	598
3	Centralia No. 153, Centralia, Ill.,	449
4	Caledonia No. 59, Urbana, Ill	440
5	E. St. Louis No. 136, E. St. Louis, Ill.	426
6	Valhalla No. 63, Chicago, Ill	329
7	Balthasar No. 2, Champaign, Ill.,	270
8	Galesburg No. 50, Galesburg, Ill	253
9	Lawrenceville, 86, Lawrenceville. Ill.	246
10	Friendship No. 61, Chicago, Ill.	241
11	Mt. Vernon No. 115, Mt. Vernon, Ill	235
12	Mira No. 97, Mt. Carmel, Ill	233
13	Damascus No. 41, Springfield, Ill.	231
14	Castalia, No. 154, Joliet, Ill.	229
15	J. C. Hale No. 149, Mattoon, Ill.	226
16	Danville No. 474, Danville, Ill.	224
17	Melchior No. 27, Charleston, Ill	216
18	Granite No. 144, Granite City, Ill.	215
19	Olney No. 12, Olney, Ill.	210
20	Fox River No. 508, Aurora, Ill.	208
21	Miriam No. 11, Kensington, Ill.	202
22	Harrisburg No. 116, Harrisburg, Ill.	197
23	Metropolis No. 181, Metropolis, Ill.	194
24	Waukegan No. 76, Waukegan, Ill.	194
25	Ambition No. 193, Lincoln, Ill.,	185
26	Voduany No. 333, Chicago, Ill	169
27	Pullman No, 42, Pullman, Ill	156
28	Grayville No. 28, Grayville, Ill.	153
29	Linne No. 262, Rockford, Ill.	145
30	Mizpah No. 7, Rockford, Ill.	135
31	Kankakee No. 91, Kankakee, Ill.	131
32	Litchfield No. 169, Litchfield, Ill.	130
33	Auburn No. 49, Auburn Park, Ill.	129
34	Paris No. 4, Paris, Ill.	128
35	Cairo No. 171, Cairo, Ill.	126
36	Superior No. 372, South Chicago, Ill.	125
37	Kewanee No. 258, Kewanee, Ill.	124
38	Columbia No. 74, Chicago, Ill.	119
39	Fairfield No. 101 Fairfield, Ill.	117
40	Chicago No. 15, Chicago, Ill.	113
41	Decatur No. 243, Decatur, Ill.	113
42	Robinson No. 48, Robinson, Ill.	111
43	Egyptian No. 56, Carmi, Ill.	111
44	West Salem No. 31, W. Salem, Ill.	109
45	Madison No. 200, Madison, Ill.	109
46	Effingham No. 36, Effingham, Ill	106
47	Garfield No. 64, Chicago, Ill	105
48	Chicago No. 66, South Chicago Ill.	103
49	F. L. Riegr, No. 281, Chicago, Ill.	103
50	Loyal, No. 513 E. St. Louis, Ill.	100
51	St. Joseph No. 3, St. Joseph, Ill.	100
52	Germania No. 82, Chicago, Ill.	100

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	616
2	Mecca No. 13, Omaha, Neb.	371
3	Lincoln No. 118, Lincoln, Neb.	362
4	Harmony No. 28, Ord, Neb.	164
5	Arrius No. 32, Scotia, Neb.	131
6	York No. 61, York, Neb.	117
7	Fullerton No. 6, Fullerton, Neb.	112
8	North Nebraska No. 9, Norfolk, Neb.	108
9	Osceola No. 39, Osceola, Neb.	106
10	Ilderim No. 18, Columbus, Neb.	105
11	Stanton, No. 10, Stanton, Neb.	103

Iowa

1	Melchior No. 3, Waterloo, Ia.	583
2	Aldebaran No. 12, Cedar Rapids, Ia.	451
3	Tirzah No. 3, Mason City, Iowa	407
4	Roman No. 98, Sioux City, Ia.	245
5	Cedar Rapids, No. 65, Cedar Rapids, Ia.	218
6	Jewel No. 2, Council Bluffs, Ia.	196
7	Banner No. 29, Sioux City, Ia.	120
8	Ben-Hur No. 15, Oskaloosa, Ia.	118
9	Clinton No. 28, Clinton, Ia.	118
10	Unity No. 54, Marshalltown, Ia.	102
11	Star, No. 41, Creston, Ia.	101

Tennessee

1	Usona No. 36, Memphis, Tenn.	482
1	Ben-Hur No. 1, Knoxville, Tenn,	218

Missouri

1	Carnation No. 7, Kennett, Mo.	477
2	Century No. 26, St. Louis, Mo	279
3	Independence No. 159, Dexter, Mo.	185
4	Morehouse No. 10, Morehouse, Mo.	183
5	Sikeston No. 9, Sikeston. Mo.	161
6	Simonides No. 61, St. Louis, Mo.	129
7	Benton No. 143, St. Louis, Mo.	126
8	Lone Rock, No. 156, Chaffee, Mo.	126
9	Senath No. 85, Senath, Mo.	104
10	Poplar Bluff, No. 65, Popular Bluff, Mo.	101

Pennsylvania

1	Keystone No. 1, Bradford, Pa.	396
2	Pioneer No. 42, Scranton, Pa	394
3	Lew Wallace No. 17, Meadville, Pa.	298
4	Benj. Franklin No. 97, Phila' Pa.	249
5	Harmony No. 43, Sharon, Pa.	236
6	New Kensington, 11, N. Kensington, Pa.	226
7	Arrius No. 4, Braddock, Pa.	211
8	Rigel, No. 9, Newcastle, Penn.	178
9	Trevyline No. 12, Jeannette, Pa.	169

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	347

Michigan

1	Eros No. 27, Saginaw, Mich,	305
2	Fort No. 130, Detroit, Mich.	229
3	Queen No. 43, Battle Creek, Mich.	182
4	Union No. 159, Detroit, Mich.,	170
5	Kalamazoo, No. 4, Kalamazoo, Mich.	143
6	Ben-Hur No. 1, Flint, Mich.	139
7	Ilderim No. 9, Jackson, Mich.	124
8	Peerless No, 100, Lansing, Mich.	107
9	Mars No. 31, Bay City, Mich.	101

Washington

1	Tacoma No. 2, Tacoma, Wash.	310
2	Oriental No. 6, Seattle, Wash.	118
3	Ben-Hur No. 3, Bellingham, Wash.	106
4	Purity, No. 13, Buckley, Wash.	103

Texas

1	Lone Star No. 1 Ft. Worth, Tex.	243
2	Simonides No. 11, Marshall, Tex.	210
3	Ithamar No. 3, Cleburne, Tex.	193
4	Tirzah No. 10, Dallas, Tex.	191
5	Greenville No. 39, Greenville, Tex.	175
6	Arrius No. 68, Wichita Falls, Tex.	166
7	Ben-Hur No. 5, Houston, Tex.	124

Arkansas

1	Esther No. 3, Jonesboro, Ark	232
2	Egyptian No. 4, Paragould, Ark	209
3	Century No. 10, Wynne, Ark.	121
4	Tirzah, No. 32, Truman, Ark.	103

District of Columbia

1	Washington No. 1, Washington, D. C.,	208

Oregon

1	Ben-Hur No. 9, Portland, Ore	168

California

1	Simonides No. 4, Los Angeles, Cal.	166
2	Los Angeles, No. 19, Los Angeles, Cal.	151
3	Live Oak No. 32, Oakland, Cal.	108

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	148

Oklahoma

1	Oklahoma No. 1, Oklahoma City, Okla.	129

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	122
2	Maryland No. 1, Baltimore, Md.	118
3	Highland, No. 3, Highlandtown, Md	110

Virginia

1	Staunton No. 3, Staunton, Va.	106
2	Roanoke No. 4, Roanoke, Va.	106

Louisiana

1	St. Mary No. 34, Morgan City, La,	105
2	Evangeline No. 10, Patterson, La.	103

New Jersey

1	Progress No. 6, Paterson, N. J.	104

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Tables 1 and 4, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

AGE	Table 1	Table 2	Table 3	Table 4
18	$ 67	$1 00	$1 05	$ 91
19	68	1 02	1 07	92
20	69	1 04	1 09	94
21	70	1 07	1 12	96
22	71	1 09	1 15	98
23	72	1 12	1 18	1 00
24	74	1 15	1 22	1 02
25	76	1 19	1 26	1 04
26	78	1 22	1 30	1 07
27	80	1 26	1 34	1 09
28	82	1 30	1 38	1 12
[illegible]	83	1 34	1 43	1 15
30	85	1 39	1 48	1 18
31	87	1 44	1 53	1 21
32	89	1 49	1 58	1 24
33	91	1 54	1 64	1 28
34	94	1 59	1 70	1 32
35	97	1 64	1 77	1 36
36	1 00	1 71	1 84	1 40
37	1 02	1 78	1 92	1 44
38	1 04	1 84	1 99	1 48
39	1 07	1 91	2 07	1 53
40	1 10	1 99	2 16	1 58
41	1 13	2 07	2 25	1 64
42	1 17	2 15	2 35	1 69
43	1 21	2 25	2 46	1 75
44	1 24	2 35	2 57	1 81
45	1 27	2 45	2 70	1 88
46	1 32	2 56	2 83	1 94
47	1 37	2 68	2 96	2 02
48	1 41	2 80	3 10	2 09
49	1 46	2 93	3 26	2 17
50	1 51	3 06	3 42	2 26
51		3 21	3 60	2 35
52		3 27	3 79	2 44
53		3 54	4 00	2 54
54		3 72	4 22	2 65
55		3 91	4 46	2 76
56		4 14	4 76	
57		4 44	5 15	
58		4 80	5 66	
59		5 20	6 38	
60		5 62	7 19	
61		6 06		
62		6 52		
63		7 00		
64		7 50		
65		8 01		
66		8 54		
67		9 11		
68		9 73		
69		10 40		
70		11 14		

Table 1: No one admitted after 50 years of age.

Table 2: No one admitted after 55 years of age.

Table 2: Class A Members can transfer to Table 2 at any age.

Tables 3 and 4: No one admitted after 55 years of age.

Table 3: No one transferred after 60 years of age.

Table 4: No one transferred after 55 years of age.

Certificates will be issued for $250, or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Term Tables 1 or 4 to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made five years prior to the expiration of Term Certificate.

WANTED — "Live-wire" organizers for Georgia. Men or women. Liberal contract and treatment. Contract direct with Supreme Tribe. Workers wanted for Albany, Americus, Athens, Augusta, Brunswick, Columbus, Dublin, Fitzgerald, Gainesville, Griffin, LaGrange, Macon, Marietta, Milledgeville, Newman, Thomasville, Rome, Valdosta, Waycross, and all other "live" points in the state. Write A. L. Saulmon, State Manager for Tennessee and Georgia, Lyric Building, Memphis, Tenn.

"COME, all yo', and be baptized!" the colored evangelist was pleading to his congregation.

"But Ah's been baptized by the Presbyterians," said Rastus.

"Lo'd!" cried the Baptist minister; "yo only been dry cleaned."—*Country Gentleman.*

TRIBE OF BEN-HUR REMINDER

Monthly Payment and Extra Assessments

Nos. 38 39, 40 and 41

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of October, 1916, together with Extra Assessments Nos. 38, 39, 40, and 41, for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

Class B members are not liable for the above Extra Assessments. All certificates issued prior to July 1, 1908, are designated as Class A certificates and are subject to these Extra Assessments.

In event of your failure to pay the monthly payment, and extra assessment you will stand suspended, without further notice, as provided by our Laws.

The members of Class A whose certificates were issued before January 1, 1896, may have Extra Assessments Nos. 38, 39, 40 and 41 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1896, and June 30, 1908, and numbered from No. 5055 to No. 199999, will be required to pay these four Extra Assessments **in cash,** as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Your failure to pay the Extra Assessments when due to be paid in **cash,** as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribe of each local Court has been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments **in cash,** and these lists must be preserved for the future use of the Scribe.

Extra Assessments Nos. 42, 43, 44, 45 and 46 for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of November, 1916, together with the regular monthly payment due for that month.

The members of Class A whose certificates were issued before January 1, 1895, may have said Extra Assessments Nos. 42, 43, 44, 45 and 46 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1895, and June 30, 1908, and numbered from No. 1532 to No. 199999, will be required to pay these five Extra Assessments Nos. 42, 43, 44, 45 and 46 IN CASH, together with their regular November monthly payment, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Fraternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.

October 1, 1916.

"The Plan-Ahead Idea"

For Local Fraternal Societies

(DR. H. V. BEARDSLEY, State Manager Texas.)

During a recent visit of mine in Forth Worth, Texas, I had an opportunity of observing the work of what is probably one of the most unique Courts of Ben-Hur in the country This Court has as its Chief Dr. John Potts, author of the new book, "A Manual for the Management of Fraternal Insurance Lodges," which is now causing much favorable comment among local lodge workers all over the country.

In addition to efficient work by the officers, the most striking feature is the "*Kalendar*" they have adopted the following for the July-December term, 1916:

July 4—Initiations.
July 11—Trustees' Report. Installation of Officers. Chief's Address. Music: Miss Royster and Mr. Smith.
July 18—Initiations. The Supreme Meeting, John M. Butters. Reading by Mrs. Terhune.
July 25—Our Four Certificates, Elbert Braxton. Music: Miss Royster and Miss Favor.
Aug. 1—Initiations. A Talk on Preventative Medicine, Dr. Emory-Allen. Music: Miss Vera Butters and Mrs. Jenkins.
Aug. 8—Advantages of having Men and Women in the same Lodge, Mrs. Favor. Music: Miss Royster and Mr. St. John.
Aug. 15—Initiations. Our Greatest Need, Everett St. John. Music: Mrs. Jenkins and Mr. Smith.
Aug. 22—How Shall We Improve Our Ritualistic Work? Ruben Young. Music: Mr. St. John and Miss Royster.
Aug. 29—Social Session for Members Only.
Sept. 5—Initiations. Causes of Lapsing, Tena M. Duncan. Music: Mrs. Jenkins and Mr. St. John.
Sept. 12—Our Fraternal Duties, Mrs. Stevens. Music: Mr. Smith and Miss Royster.
Sept. 19—Initiations. The Home Beautiful, Leonard Cowell. Music: Mr. St. John and Mrs. Jenkins.
Sept. 26—What Is An Adequate Rate? H. V. Beardsley. Music: Quartet and Mrs. Jenkins.
Oct. 3—Initiations. The Ideal Teacher, Mrs. Terhune. Reading: Mrs. T. B. Wiggs and Miss Josephine Barton.
Oct. 10—Trustees' Report. Reading: Mrs. Favor and Miss Duncan. Music: Mrs. Jenkins.
Oct. 17—Initiations. "The Successful Presiding Officers," T. B. Wiggs. Music: Miss Royster and Miss Vera Butters.
Oct. 24.—The Trend of Fraternal Insurance Work, Morris Rector. Music: Mrs. Jenkins, Miss Barton, Messrs. Smith and St. John.
Oct. 31—Social Session, for Members Only.
Nov. 7—Initiations. A Talk on Oral Hygiene, Dr. Harris. Reading: Miss Barton. Music: Miss Vera Butters and Miss Royster.
Nov. 14—Duty of a Trustee, P. A. Terhune. Music: Mr. Smith and Everett St. John.
Nov. 21—Initiation. Address (subject to be selected), W. D. Smith. Music: Miss Royster and Mrs. Jenkins.
Nov. 28—Address (subject to be selected), Hon. Marvin H. Brown. Music: Miss Royster and Mrs. Jenkins.
Dec. 5—Initiation. Nominations. Reading, Dr. Allen. Music: Mr. St. John and Mrs. Jenkins.
Dec. 12—How Can We Improve Our Work? A. E. Crofts. Music: Mr. Smith and Miss Royster.
Dec. 19—Initiations. Nominations. Women as Fraternalists, Mrs. Ingraham. Music: Miss Mary Favor and Mr. St. John.
Dec. 26—Court Convenes at 7:30. Election, followed by Children's Party.

As will be noted, the "*Kalendar*" sets forth the work planned for the twenty-six meeting nights from July 4th to December 26th inclusive. You will notice that each meeting night some one is named to furnish music—the Court being fortunate in having some of the best musicians in the city as its members. Also note that the subjects to be discussed are along lines which must prove beneficial to the members. By thus planning the work ahead it gives the member a chance to prepare his work, and is a fundamental principle that should be adopted in all Courts to insure success.

The "*Kalendar*" is printed on a four-page folder, the first page of which has the name of the Court and the names of the Chief, Scribe and Executive Committee. The second and third pages contain the dates and work outlined for the twenty-six meetings, while the last page contains a few good "Talking Points" about the merits of Ben-Hur together with three or four brief quotations from famous authors, and the announcement that the Court will give a prize to the member doing the most efficient work during the term. Voting on the prize winner is limited to those members who have attended at least four regular meetings.

The plan seems to be far ahead of anything I have ever seen before in both theory and practice. It has increased the attendance and interest in this Court in a way that is very gratifying. It sets a standard of management worthy of emulation throughout the entire jurisdiction. It bids fair to revolutionize present methods—or I may more properly say "lack of methods," in local Court work.

The writer, in company with Deputies F. P. Potter and A. Crumpton, visited the Courts at Wichita Falls, Olney, Jermyn, Bryson, and Fort Worth. Finding these Courts in good condition.

A new Court was instituted at Burkburnett with a nice charter list and a splendid corps of officers were elected and instituted, and this Court starts off in good shape and no doubt will continue to grow as Burkburnett is situated in the oil field of North Texas and is a prosperous town. We also organized in Loving and selected William E. Box as Scribe.

Dallas, Cleburne and Houston are all organizing for an early winter campaign. I am satisfied that Texas will soon have a ladies' Drill Team that will rank up with the best in the country. Wichita Falls are organizing a team that I feel sure will be second to none in the country.

The Texas Fraternal Congress will meet in San -Antonio, November 14, 15, and 16, and bids fair to be the best meeting ever held in Texas. We have the promise of many of the leading Fraternalists of America to participate with us.

Life Underwriters

In the convention at St. Louis, Missouri, of the National Association of Life Underwriters, and which was attended by our Supreme Chief, Dr. R. H. Gerard, many valuable and important papers and propositions relating to life insurance were presented and discussed, from among which we take the following extracts:

The report of the Committee on Life Insurance and Credit declared that "Life insurance is proving the solution of the banking problem by promoting thrift. The action of various banks in asking borrowers regarding the life insurance they carry, was pointed to as an evidence of the close relation between life insurance and credit. The National Association of Credit Men at its last meeting, adopted a resolution requesting mercantile agencies to use life insurance carried by a borrower, as a basis for credit rating."

Another important item in the program of the Association was an address by Arthur Frederick Sheldon, president of the Sheldon School of Salesmanship. Keen interest was evidenced in Mr. Sheldon's talk, who outlined the factors that make the sale. The following excerpts are taken from *Insurance Field:*

"The four natural laws or universal rules of salesmanship are related directly to the following principles: First, the power of the individual to render permanent and satisfactory service, the development of the constructive capacities, faculties, qualities, and powers of his intellect, body and will. Second, other things being equal, the power of the individual depends upon his knowledge of human nature. Third, his knowledge of business. Fourth, the application of the knowledge of himself and his business to the end of focusing and making permanent mutual agreements.

"All life is a sequence of *cause and effect.* Things don't just happen in salesmanship. In order to secure business that is profitable the salesman must produce, confidence, favorable attention, interest, appreciation, desire, decision, action, and satisfaction. These are necessary for the making of permanent patronage. It is the repeaters that count; the house is known by the customers it *keeps*, not by those it *gets.* Satisfaction is to the building of salesmanship what the bed rock is to the foundation of the building; without it the building will not last. Every business is a composite concern, everybody connected with it must strive to make his work efficient and satisfactory. The efficiency with which all work is done has a vital bearing upon the power and success of the institution. The service rendered is the *cause*, and the *effect* is the reward obtained. The reason why 95 per cent. fail to succeed in securing a profitable patronage is because they have their eye on the *effect*, rather than the taking care of the *cause.* When the last count is in, we will all find that the science of all successful business, is the science of efficient satisfactory service, and that he profits most who serves best.

Read your Chariot every month.

Another View of Insurgency

The following extracts are taken from the *Fraternal Monitor* and may be helpful to some members of our Society:

"Loyalty is one of the virutes of the sincere man. The individual who has declared his allegiance to any institution shows his earnestness by supporting it and defending it from attack. Thus, the true man is loyal to his home, his religion, his country and his fraternal society. In giving his loyalty, he profits from the benefits such institutions confer. Should he attempt to injure his home or his country, he is guilty of treason. His traitorous activities should not go unpunished. The world promptly brands such an individual; should it not also place a stigma on the member of a fraternal society who disregards his allegiance by attempting to injure its welfare and working against its progress?

"Insurgency in fraternal ranks will always impede the progress of the institution. The insurgents have attempted to resist measures taken to place fraternal societies on a solvent basis, and they have desired to have the insecure plans of the past continued, knowing well that history shows that insurance cannot be made permanent on inadequate rates. They have intimidated weak officers, have vilified strong ones, and have misled the ignorant of the membership. No great measures of reform or the correction of abuses in administration have animated them.

"'Fraternal Treason' refers to the individual's course of action. It is personal. As an individual, he has been accepted as a member, and for his pledge of support he has been admitted to fraternal relation in a mutual organization. Certainly, there will be differences of opinion in regard to policies of management, and the democratic and represenative form of government has provided that the majority shall rule. There is no necessity for the member stirring up discontent among his brothers that they may lapse their protection. 'The traitor to humanity,' says Lowel, 'is the traitor most accursed.' Such is the traitor who induces members to leave their dependents unprotected. 'The fraternal beneficiary system is a great humanitarian movement,.'

"'To stir up strife among any of our constituent societies is nothing more nor less than an attempt to extinguish the light of hope for widows and orphans.' Truly, the member of one society is a brother to those who hold membership in others; treason to the system is treason to the interests of all.

"Selfish ambition has been the chief cause of rascality in fraternalism. It should not be confused with honest ambition. The honestly ambitious fraternalist who believes that he can honor himself by serving his society, strives to attain position by fair means. The selfishly ambitious, losing by fair means, or unequal to cope with honest ambition, attempts to drag down the society to further his own ends. He is the traitor. The loss of benefits by innocent people due to his activities has been tremendous. If the fraternal societies of America will put the traitor's stamp on these individuals, that loyal members may regard them with the obloquy they deserve, fraternalism will have a higher meaning to those who support it."

Mr. Billy Sunday, the celebrated evangelist, has at last met his match, and all his friends have been laughing over a little adventure he had with a small boy.

Billy Sunday was out walking when he stopped a young guttersnipe and inquired the way to the post office.

The boy immediately directed him there, and Mr. Sunday said:

"You seem a bright little fellow. Do you know who I am?"

"No."

"I'm Billy Sunday, and if you will come to my meeting tonight, I'll show you the way to Heaven.'

"'Garn! Yer can't kid me!" replied the urchin scornfully. "Why yer didn't even know the way to the post office!"

While you are insurable is the time to take membership in Ben-Hur.

When you feel an almost uncontrollable desire stealing over you to say something mean about your fellow man, sit down, take pencil and paper, and add up all the good you know of the party, then subtract therefrom all the bad you can think of and carefully consider the result. You will be surprised at this little sum in simple addition and subtraction, and by that time you will have cooled off and won't feel like saying anything.—*Mineral Wells Index.*

UNDER THE PALMS

Autumn

I love the woods
In this good season of the liberal year;
I love to seek their leafy solitudes
And give myself to melancholy moods
With no intruder near;
I find strange lessons as I sit and ponder
Over every natural wonder.

What a brave splendor
Is in the October air! How rich and clear
And bracing, and all joyous, we must render
Love to springtime with its sproutings tender
As to a child quite dear;
But autumn is a thing of glory—
A manhood not yet hoary.

—*Selected.*

Michigan

BATTLE CREEK, MICH.—Tuesday, August 29, the Sixteenth Annual Session of the Michigan State Congress, Tribe of Ben-Hur, convened in our city. The meeting was called to order by Brother W. H. Borrowman, State Chief, Saginaw, Mich., and the first day of the meeting was taken up with the preliminary work of organization an the appointment of the various committees. The following is the program for the two days' session:

TUESDAY, AUGUST 29, 2:00 P. M.

Call to Order............W. H. Borrowman, State Chief, Presiding
Address of Welcome on Behalf of the City of Battle Creek....Hon. J. R. Marsh, Mayor
Selection—Instrumental Music .... Eva E. Cheney, Saginaw
Ten Minutes Recess.
Opening of Congress:
Roll Call of State Officers
Reading Minutes of Last Meeting
Appointment of Committees
Remarks by Past Chief, M. M. Hetsler, Detroit
Music—Vocal Selection
Report of Committee on Credentials
Address—"Our Preparedness" .... Hon. W. E. Brown, Lapeer, Mich.
Adjournment to take Street Car to Kellogg Food Co., returning in time for banquet at 6:30.

TUESDAY, AUGUST 29, 7:30 P. M.

W. H. Borrowman, Presiding
Address by State Chief..W. H. Borrowman, Saginaw
Selection—Instrumental Music .... Eva E. Cheney, Saginaw
Address for Michigan .... L. Gertrude Prosser, Lansing
Music—Vocal Selection.
Reading......Mrs. Ruby Baker, Decatur, Ind.
Illustrated Stereopticon Lecture .... H. D. Michaels, Supreme Lecturer, Crawfordsville, Ind.
Good of the Order—Short Talks from Northern, Eastern, Western, and Southern Michigan.
Adjournment to Wednesday at 9:00 a. m.

WEDNESDAY, AUGUST 20, 9:00 A. M.

W. H. Borrowman, Presiding
Opening Exercises
Roll Call
Address .... Mary R. Lochhead, Supreme Captain, Flint
Selection—Instrumental Music .... Eva E. Cheney, Saginaw
Reading of Prize Essays on "What Counts in Ben-Hur"
Address..............J. F. Davidson, M. D. Supreme Medical Examiner
Report of the Committee on Good of the Order
Report of Resolutions Committee
General Business
New Business
Good of the Order
Adjournment for dinner, to meet at Hall at 1 p. m. for photograph

WEDNESDAY, AUGUST 30, 2:00 P. M.

W. H. Borrowman, Presiding
Address......................M. W. Voris, State Manager, Detroit
Selection—Instrumental Music .... Eva E. Cheney, Saginaw
Reading......Mrs. Ruby Baker, Decatur, Ind.
New Business
Election of Officers
Report of the Finance Committee
Report of Committee on next place of meeting
Selection of next meeting place
Report of State Scribe
Report of State Keeper of Tribute
Unfinished Business
Good of the Order
Installation of Officers
Closing Exercises

You may talke about the ocean,
You may talk about the sea;
To meet Ben-Hurs at Battle Creek,
It is good enough for me!

A special invitation is extended to the visitors and delegates who can stay over for Wednesday evening to be guests of Battle Creek Ben-Hurs at the Lake, which indeed would be a happy way to close up your visit in Michigan's Food City.

While the Congress was not composed of quite as many Courts as usual it was largely due to the fact that it was necessary to change both the date and the place of meeting just three weeks prior to the meeting of the Congress and the opening day's session was also Primary Election Day. This undoubtedly cut down the attendance and while the crowd was not as large as usual it was a very intelligent body which really accomplished something for the good of the Society. Resolutions were introduced and adopted favoring the Insurance Federation Movement and the fight against the New Era Constitutional Amendment. Papers were read by W. H. Borrowman and A. J. Barnes; the first prize being awarded Mr. Borrowman and the second Mr. Barnes. Queen Court No. 43, of Battle Creek, who entertained the Congress, is to be congratulated upon the efficient way in which they handled the matter. The State Officers for next year are as follows:

Past Chief—W. H. Borrowman, Saginaw.
Chief—L. Gertrude Prosser, Lansing.
Judge—Carrie Hallaway, Battle Creek.
Teacher—Mrs. Laura Butler, Detroit.
Scribe—Mary Lochhead, Flint.
Keeper of Tribute—Isabelle Hall, Saginaw.
Captain—George Brockway, Battle Creek.
Guide—Don Elliott, Lansing.
K. I. G.—Tena Potter, Saginaw.
K. O. G.—Sarah Borrowman, Saginaw.

REPORTER.

Indiana

EVANSVILLE, IND.—Tuesday evening, Sept. 12, Evening Star Court No. 231 held its regular meeting. After the meeting the large crowd of members present were treated to a box social by the ladies of the Social Committee, and which was voted a success by those present.

The doors of Evening Star Court are always open to visiting members and when you are in Evansville on Tuesday nights, come and pay us a visit. The hall is at No. 1230 West Franklin Street, where you'll meet a good lively bunch of brothers and sisters.

CORRESPONDENT.

Ohio

HAMILTON, OHIO.—Tuesday, September 12, the "Sixteenth Annual Session" of the Ohio State Congress, Tribe of Ben-Hur, was opened in our city and the following program was the "Order of Business":

TUESDAY, SEPTEMBER 12, 9:30 A. M.

Opening Ode
Invocation .... Rev. Arrick, First Presbyterian Church, Hamilton, Ohio
Address of Welcome........................ Mayor J. A. Holzberger, Hamilton, Ohio
Address of Welcome in behalf of Court.... Brother D. M. Baker, Hamilton, Ohio
Response........Brother Walton S. Bowers, Attorney, Hamilton, Ohio
Ballads..........Brother W. E. Blackburn, Butler No. 99, Hamilton, Ohio
(Piano Accompanist, Miss Augusta Williams)
(Violin Obligato, Miss Lillian Mefford)
Annual Address of State Chief.............. W. F. Hoppe, Hamilton, Ohio
Annual Address of State Scribe........... W. E. Loyd, Springfield, Ohio
Appointment of Committee on Credentials.
Music .... Victrola
Closing.

TUESDAY, SEPTEMBER 12, 1:30 P. M.

Opening Ode
Report of Committee on Credentials.
Reading..............Miss Pearl Crawford, Lew Wallace Court No. 189, Dayton, Ohio
Address.......Supreme Chief R. H. Gerard, Crawfordsville, Ind.
Vocal Solo................ Margaret Howald
(Accompanist, Fern Zimmerman, Esther Court, Hamilton, Ohio)
Growth of Ohio.............R. G. Hungate, State Manager of Ohio
Appointment of Standing Committee.
2:30 p. m. Pictures of Delegates.
3:00 p. m. Touring City in Auto by courtesy of Hamilton Chamber of Commerce.
6:00 p. m. Banquet at Eagles' Temple. Admission by Ticket only. Delegates and Committee to be furnished by Court. Members to pay 25 cents.
8:00 p. m. Open for Regular Meeting.
Chamber of Commerce Quartette:
First Tenor, Brother W. E. Blackburn.
Second Tenor, Percy C. Todd.
First Bass, R. H. Burk.
Second Bass, Don W. Fitton.
Class Initiation by Degree Team of Lew Wallace Court No. 189, Dayton, Ohio.
Address..........................Ed O. Peets
Good of Order.
Closing.

WEDNESDAY, SEPTEMBER 13, 9:30 A. M.

Opening Ode
Report of Committee of Resolution, Good of Order, Law and Finance.
Ballads..........Brother Walter Blackburn, Butler Court No. 99
(Piano Accompanist, Miss Augusta Williams)
(Violin Obligato, Miss Lillian Mefford)
Address...............Brother Rev. Arrick, Hamilton, Ohio
Question Box and Suggestions
Address.................. Elizabeth Hodge, Harmony Court No. 248, Springfield, Ohio
Nomination of Officers.
Closing.

WEDNESDAY, SEPTEMBER 13, 1:30 P. M.

Opening Ode
Address........Brother Dr. A. L. Smedley, Esther Court No. 4
Address.............Brother P. O. Bowers, State Manager Indiana
Election of Officers.
Selection of Next Meeting Place.
Unfinished Business.
Talk on Ben-Hur......Brother F. F. Thies, Special Representative
Short Talks (three-minute limit).......... Led by Sister Bertha Mench, Chief of Esther Court No. 4, Delegates and Visitors.
Closing Words from New State Chief.
Closing.
8:00 p. m. Dance at Eagles' Temple.

Busy sessions marked the first day's work of the Sixteenth Annual Congress of the Tribe of Ben-Hur. On Tuesday afternoon after a short program was rendered at the Eagles' Temple, and an address by Supreme Chief R. H. Gerard, of Crawfordsville, Ind., the entire body of delegates proceeded to the High Street side of the Court House and posed for a picture.

Following this, through the courtesy of the Hamilton Chamber of Commerce, the visiting delegates were taken in autos to the various parts of the city. The party visited all of the big manufacturing plants of Hamilton.

The big social event of the first day was the banquet which was given at the Eagles' Temple at six o'clock in the evening. At this affair, which was open to members of the organization only, many impromptu speeches were made, all of them touching on the principles of the order, and asking co-operation to further the interests of the Ben-Hur Order in general.

From the banquet hall the delegates adjourned to the auditorium and the regular meeting was called to order by State Chief Hoppe at 8 o'clock. Routine business was transacted, and was followed by an excellent musical program of three numbers rendered by the Chamber of Commerce Quartette, composed of Walter Blackburn, Don Fitton, Percy Todd, and R. H. Burk.

The class initiation followed. This, of course, was open to members of the organization only. The work was given by the Degree Team of Lew Wallace Court No. 189, of Dayton, Ohio. At this initiation, a large number of candidates from various sections of Ohio were initiated.

The morning program opened Wednesday morning with an address by W. D. Akens, of Springfield. This address was followed by Rev. A. J. Arrick, who spoke on the relationship of fraternal organizations to the church. Rev. Arrick said that the first fraternal societies were founded by the church, and that such organizations complete the unfinished work of the church. His address was filled with humorous incidents and he had his audience with him during the entire address.

The musical section of the program was especially pleasing. The group of songs by W. E. Blackburn, with Miss Augusta Williams at the piano, and Miss Lillian Mefford, violin obligato, was received with long continued applause. Mr. Blackburn's voice is clear, vibrant and possesses an unusual range.

ELECT OFFICERS.

Past Chief—W. F. Hoppe, Hamilton, Esther Court No. 4.
Chief—Chas. Fishter, Dayton, Ilderim Court No. 1.
Scribe—W. E. Loyd, Springfield, Springfield Court No. 31.
Judge—Deborah Mitchell, Hamilton, Esther Court No. 4.
Teacher—Fay M. Heath, Springfield Court No. 248.
Captain—Jennie Eberle, Sydney Court No. 19.
Guide—A. G. Spees, Lima, Lincoln Court No. 23.
K. of I. G.—A. R. Summers, Dayton, Lew Wallaee Court No. 189.

In the future this organization will be known as the "Ohio State Congress, Tribe of Ben-Hur," instead of District Congress.

The next meeting will be at Toledo in 1917.

CORRESPONDENT.

CINCINNATI, OHIO.—I notice so much is being said in your valuable paper about "Fraternalism." I read it with very great interest, and feast my soul upon the blessed truth so plainly put before us, and it is an inspiration indeed to ponder upon those things which have been kept out of our minds by the daily rush of business. To have a quiet moment alone, and ponder upon these things is indeed good for us. Each and every one ought to be ever ready with a word to add to the subject of Fraternalism.

God made man in His own image, but from present conditions there is not the resemblance as at first. Then with one common Father, one common Lord; why not one common Brotherhood? Do we ever interest ourselves in our fellow man as we should or as the Maker intended us to do? Who ever sat up with the sick and in the evening saw the grand old sun set in the western horizon and after a watchful night saw the same grand old sun come up from behind the eastern hills, giving fresh light, new hope, for another day on this grand old earth?

Who has seen this, without feeling, there is a Supreme Being, a just God, who lets the sun shine, and the rain fall on the just and unjust alike. We who are in His image should never say aught of our brother or sister.

We stand at the Altar and take our obligation in the name of the Nazarene. Do we live it? We go to church and sing, "Help somebody today." Do we do it? If a brother or sister errs, help them to correct it. Take them by the hand. Let us profit by the knowledge we have of the purpose of our Creator in making mankind in His own image and placing him here with talents to improve, and of which an account is to be given when the general roll is called. There is no room in the Tribe of Ben-Hur for selfishness and let us as Sister and Brother show by our lives that we mean to be Sister and Brother indeed, helping, encouraging, and ever seeking to promote the furtherance of our cause. In no other way can we hope to interest others or bring them in among us.

SCRIBE.

Oklahoma

KINGSTON, OKLA.—Friday, August 24, Brother A. S. Bradshaw, our State Manager, assisted by Brother J. S. Wood, District Deputy, instituted Kingston Court No. 102 with seventy-six charter members. The work was very impressive and after the exemplification of the secret work a splendid corps of officers was elected for the ensuing year. After the officers had been duly installed by our State Manager, luncheon was served and a number of splendid addresses given, the Hon. Jno. Vaughn giving the principal address of the evening. Visitors were present from Woodville and Little Rock, and our Court starts out with splendid prospects. We have set our mark at fifty new members for the month of September. COURT REPORTER.

Pennsylvania

PHILADELPHIA, PA.—A series of public meetings have been arranged in Eastern Pennsylvania, and our Supreme Chief, Dr. R. H. Gerard, will be with us to attend these meetings and encourage the membership in an active campaign to be made for the month of October. Dr. Gerard will be present at the following meetings:

Monday evening, October 9, at Allentown, Pa.; Tuesday evening, October 10, at Parkway Bldg., Ninth Floor, Corner Broad and Cherry Streets, Philadelphia, Pa.; Wednesday evening, October 11, Supply Hall, Palmerton, Pa.; Thursday evening, October 12, St. Aloysies Hall, South Main Street, Pittston, Pa.; Friday evening, October 13, at Commeron Hall, 109 North Second Street, Harrisburg, Pa.

Each of the meetings will be called at eight o'clock p. m., and will be open meetings for the members and their friends, who are prospective candidates. The illustrated lecture of Lew Wallace and Ben-Hur will be given by our Supreme Lecturer, and will be one of the attractive features at each of the meetings, and it is hoped that a great number of our members will be present with their invited friends and have a large attendance at each place visited. STATE MANAGER.

THIS LATEST MODEL FORD AUTO FREE
Risk just ONE PENNY today—Send me your name on a postcard and it may bring you this brand new, 5-passenger Ford Touring Car, (very latest model) absolutely free of charge, frt. prepaid.
JUST SEND IN YOUR NAME TODAY!
Get in on the ground floor of a new plan by which scores of people I never saw have received many of my automobiles absolutely free.

Rhoads Auto Club, 707 Capital Bldg., Topeka, Kan.

MONEY $ $ for live men $ $. Key free. J. W. SMITH, Box 24, Ottawa, Ill.

FOR CHANGE OF ADDRESS OF THIS PAPER

My name is ....
Court No............Located at..................................
My paper now comes to.......................................
State..................................
Change my address to.......................................
State..................................
Street and Number..
Or P. O. Box...

Cut this out and mail to THE CHARIOT, Crawfordsville, Indiana.

Young Mrs. Green (to neighbor)—I'm having such trouble keeping our food. I bought a real nice looking refrigerator, but it doesn't seem to work well at all. Neighbor—Do you keep ice enough in it? Mrs. Green—Ice! I hope you don't think, after spending all that money on a refrigerator we'd go to the additional expense of buying ice.—*Boston Transcript.*

FREE TO
Asthma Sufferers
A New Home Cure That Anyone Can Use Without Discomfort or Loss of Time.

We have a New Method that cures Asthma, and we want you to try it at our expense. No matter whether your case is of long-standing or recent development, whether it is present as occasional or chronic Asthma, you should send for a free trial of our method. No matter in what climate you live, no matter what your age or occupation, if you are troubled with asthma, our method should relieve you promptly.

We especially want to send it to those apparently hopeless cases, where all forms of inhalers, douches, opium preparations, fumes, 'patent smokes," etc., have failed. We want to show everyone at our own expense, that this new method is designed to end all difficult breathing, all wheezing, and all those terrible parozysms at once and for all time.

This free offer is too important to neglect a single day. Write now and then begin the method at once. Send no money. Simply mail coupon below. Do It Today.

FREE ASTHMA COUPON
FRONTIER ASTHMA CO., Room 723, Niagara and Hudson Sts., Buffalo, N. Y.
Send free trial of your method to:
....
....
....

Read your Chariot every month.

A Judge's Reason

Judge Densmore, of California, was asked why he joined a fraternal order, and his reasoning is so clear that it ought to carry weight anywhere. He said:

"In response to the inquiry as to why I joined a fraternal order, I wish to say that I did so after very mature consideration. I am carrying several old line policies, one of which, a twenty-year policy, matures in July, and I found that the cash surrender value on this $5,000 policy is $700 less than what it was represented to be twenty years ago, and all other settlements are lessened in a corresponding degree. I am, therefore, fully convinced that tontine insurance as an investment, is a failure, and that the intelligent thing to do is to insure one's life, just as you do your home, on a short straight insurance basis, without any frills or promised returns other than a mortuary payment.

"In this field of insurance we have the insurance company that operates at a profit, and the fraternal order which furnishes insurance to its members at actual cost.

"This seems to me to be good enough reason for choosing the fraternal order."—*The Artisan.*

Ball Bearing; Long Wearing

Do You Know How ?

It is often necessary to write a word or phrase exactly in the center of the paper. It is simple on the *L. C. Smith & Bros. typewriter.* Do you know how?

Do you know the best way to insert a large number of sheets of paper and carbons at the same time, so that the edges will all come even?

Do you know how to "half-space" so that you can write in an extra letter and still have the work look well?

Do you know why the use of the Variable Line Spacer increases the life of the platen?

Do you know what can be done with our Variable Line Spacer that can not be done with any other?

Do you know the best way to insert a sheet of paper?

Do you know how to "front feed" envelopes?

If you cannot answer "yes" to all these questions, it will pay you to send for the booklet—*"The Silent Smith."* It's yours for the asking. Drop a card to

L. C. Smith & Bros. Typewriter Company
Factory and Home Office: Syracuse, N. Y.
Branches in all Principal Cities

Full Line of Standard and Silent Models

FINANCIAL STATEMENT

Benefit and Emergency Funds Tribe Ben-Hur—Report of Supreme Scribe for the Month Ending September 15, 1916

Balance on hand August 15, 1916, as follows:		
To credit of Class A	$ 24,819.16	
To credit of Class B	1,385,085.39	
Total		$1,409,904.55
August Receipts		
Received from Monthly Payments, Class A	$ 34,705.30	
Received from Monthly Payments, Class B	76,242.16	
Received from Interest, Class A	60.38	
Received from Interest and Rent, Class B	6,930.17	
Total Income		$ 117,938.01
Sum		$1,527,842.56
August Disbursements:		
Death and Disability Claims, Class A	$ 47,415.35	
Death and Disability Claims, Class B	38,069.02	
Repairs on Real Estate, Class B	86.20	
Maintenance of Building, Class B	508.96	
Total Disbursements		$ 86,079.53
Balance September 15, 1916		$1,441,763.03
Of which there is to the credit of Class A	$ 12,169.49	
Of which there is to the credit of Class B	1,429,593.54	
Total		$1,441,763.03

Death and Disability Claims Paid in Class A for August, 1916

Bridget Tully (Old Age Disability), St. Louis, Mo.	$ 50.00
Wm. E. Young (Old Age Disability), Oxford, Ohio	100.00
Philip Mann, Jr., Trenton, Ill.	1,800.00
Chas. W. Johnston, Seattle, Wash.	1,600.00
Henry F. Thoms, Detroit, Mich.	1,400.00
Martha Davidson, Charleston, Mo.	1,100.00
Ellen E. Wedge, Omaha, Neb.	1,000.00
Bertha Kirkle, Omaha, Neb.	1,300.00
Cora M. Younger, Clarks, Neb.	850.00
Jno. A. Golden, Flora, Ill.	1,200.00
Jno. Stockfleth (Old Age Disability), Evansville, Ind.	90.35
Chas. S. Bower, Cleveland, Ohio	1,700.00
Ingrid Hansen, Cedar Rapids, Iowa	800.00
Louis C. Abraham, Louisville, Ky.	900.00
Sarah Perry (Old Age Disability), Marion, Ind.	50.00
Horatio N. Ogden (Old Age Disability), Indianapolis, Ind.	120.00
Ellen E. McKee, Chicago, Ill.	1,000.00
Mary Howe, Norfolk, Neb.	1,000.00
Leroy A. Wood, Battle Creek, Mich.	1,300.00
Geo. W. Cowl (Old Age Disability), Evansville, Ind.	100.00
Wm. L. Stiarwalt (Old Age Disability), Bellefontaine, Ohio	50.00
James W. Irwin (Old Age Disability), Westfield, Ill.	50.00
Louisa Ratcliff Musgrove (Old Age Disability), Danville, Ill.	50.00
Edwin M. Levis, Parkersburg, W. Va.	1,100.00
Mary A. Horn, Rochester, Ind.	1,000.00
Angelo B. Fawcett (Old Age Disability), Tacoma, Wash.	120.00
Elizabeth Schuster (Old Age Disability), Trenton, Ill.	25.00
Jno. G. Zimmer (Old Age Disability), Fort Wayne, Ind.	100.00
Thos. A. McIlvaine, Tuscola, Ill.	1,800.00
Margreta Becker, Terre Haute, Ind.	700.00
Geo. W. Harper (Old Age Disability), Frankton, Ind.	60.00
Chas. Williams (Old Age Disability), Washington, D. C.	100.00
George J. Smith, Tippecanoe City, Ohio	1,800.00
Ann E. Miller, Wellington, Ohio	600.00
Isabella F. Killinger, Battle Creek, Neb.	550.00
Josiah C. Green, Ludlow, Ky.	1,000.00
Annie Griffin, Sharon, Pa.	1,000.00
Jno. S. Kenyon (Old Age Disability), Petoskey, Mich.	100.00
Mary D. Starr (Old Age Disability), Marshall, Mich.	50.00
Amelie H. Henson, Sikeston, Mo.	1,100.00
Harvey A. Moore, Logansport, Ind.	1,100.00
Michael Wells, Birmingham, Ala.	1,100.00
Jno. Margirum (Old Age Disability), Washington, Pa.	50.00
Samuel Burk (Old Age Disability), Paterson, N. J.	50.00
Jesse Parmenter (Old Age Disability), Wabash, Ind.	100.00
Annie I. Siddell, Cleveland, Ohio	900.00
Wm. C. Bence, Ft. Wayne, Ind.	1,000.00
Theo Wold, Chicago, Ill.	1,200.00
Jason H. Myers, Wabash, Ind.	1,100.00
Lida Hessemer, Decker, Ind.	1,300.00
Geo. J. Hanst, East Liverpool, Ohio	1,000.00
Jno. Noey, Braddock, Pa.	3,000.00
Vaclav Lada, Chicago, Ill.	1,000.00
Katerina Roucek, Chicago, Ill.	1,000.00
Garrett Stack, East St. Louis, Ill.	1,900.00
Jno. F. Evans, Highlandtown, Md.	700.00
Alex. E. Beaty, Parkersburg, W. Va.	1,100.00
Geo W. Hoffman, Muncie, Ind.	1,000.00
Total	$ 47,415.35

Death and Disability Claims Paid in Class B for August, 1916

Laura E. Hinch, Terre Haute, Ind.	$ 500.00
Otto Cain (Disability), Bedford, Ind.	500.00
John Homa, Passaic, N. J.	500.00
Mae C. Baumann, New Orleans, La.	1,000.00
Alice F. Newman, Chicago, Ill.	1,000.00
Richard Salisbury, Milwaukee, Wis.	1,500.00
Lendla McHenry, South Bend, Ind.	1,000.00
Joe L. Casbeer, Colt, Ark.	1,000.00
Jno. L. Woodruff, Mt. Vista, Tenn.	500.00
Gustave Johnson, Urbana, Ill.	1,500.00
Wm. A. Lane, Enloe, Tenn.	200.00
Chas. O. Christophel, Ludlow, Ky.	850.00
Nancy R. McAnear, Ft. Worth, Tex.	1,000.00
Josie B. Connor, East St. Louis, Ill.	500.00
Edward L. Willwerth, Grand Rapids, Mich.	850.00
Mary K. North, Memphis, Tenn.	244.06
Marie L. Carr, Bradford, Pa.	700.00
Thomas Moses (Old Age Disability), Chicago, Ill.	150.00
Jemima Brunnemer, Indianapolis, Ind.	1,100.00
Bridget Howley, Chicago, Ill.	1,000.00
Jno. Strom, South Bend, Ind.	938.46
Roxey A. Tate, Clinton, Iowa	500.00
Thos. C. Kinney (Old Age Disability), Chicago Junction, Ohio	489.00
Jas. A. Hall (Old Age Disability), Sidney, Ohio	586.80
Luella Shannon, Parkersburg, W. Va.	500.00
Chas. F. Sturm, Lincoln, Neb.	500.00
Laura L. Butenhoff, Waterloo, Iowa	1,000.00
Nora Morgan, Advance, Mo.	1,000.00
Daniel W. Rumbaugh (Old Age Disability), Chicago Junction, Ohio	200.00
Mary J. Reed, Mattoon, Ill.	551.90
Geo. Gilbertson (Old Age Disability), Chicago, Ill.	782.40
Eliz. R. Lafever (Old Age Disability), Chicago Junction, Ohio	70.00
Mary M. Fenn, New Kensington, Pa.	250.00
Lucy M. Kelley, Joliet, Ill.	500.00
Bernhard Schroeder, Terre Haute, Ind.	856.40
Jno. Pekar, Chicago, Ill.	1,000.00
Loretta E. B. Beale, Troy, N. Y.	1,000.00
Marie Falada, Chicago, Ill.	900.00
Chas. Herrmann, Indianapolis, Ind.	1,000.00
Mary E. Allen, Rochester, N. Y.	1,200.00
Cleveland Odle, Portsmouth, Ohio	1,000.00
Jay J. Buckley, Indianapolis, Ind.	1,400.00
Eliz. J. Brazinski, Blairsville, Pa.	1,000.00
Carrie D. Whitacre, Dayton, Ohio	500.00
Isaac B. Lahue, Corydon, Ind.	1,000.00
Hazel A. Finch, Bradford, Pa.	1,000.00
Jno. Acton, Blythville, Ark.	250.00
Anna Marshall, Chicago, Ill.	1,500.00
Clissa Queeny, Decker, Ind.	1,000.00
Total	$ 38,069.02
Total Paid to Beneficiaries Since Organization	**$15,187,006.42**

Fraternally submitted to T. B. H.,
JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, Tribe of Ben-Hur, September 15, 1916, Showing Amount of Benefit and Emergency Funds and How Invested.

Elston National Bank, Crawfordsville, Ind.	$ 120,696.68
First National Bank, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Crawfordsville, Indiana	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana	10,000.00
Crawfordsville Trust Co., Crawfordsville, Indiana	5,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Evansville, Indiana	10,000.00
Real Estate (Old Home Office)	15,971.15
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Invested in First Mortgage Loans	173,300.00
Invested in Municipal and County Bonds	880,925.77
Cash in Office	50.00
Total Assets	$1,441,763.03

Fraternally submitted in T. B. H.,
S. E. VORIS, Supreme Keeper of Tribute.

State of Indiana.
} SS.
County of Montgomery.

On this 15, day of September, 1916, personally appeared before me the undersigned, a Notary Public, in and for said County and State, Jno. C. Snyder, Supreme Scribe, and S. E. Voris, Supreme Keeper of Tribute, of the Supreme Tribe of Ben-Hur, personally known to me and who in my presence subscribed to the above statements, and made oath that the same are true and correct, as appears upon the books of the Supreme Tribe of Ben-Hur.

Subscribed and sworn to before me this 15, day of September, 1916.

BELLE S. COLLINS,
Notary Public.

[SEAL]
My Commission expires December 29, 1918.

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXI Crawfordsville, Indiana, November, 1916 No. 11

DAVIDSON MONTH

NOVEMBER, 1916

—FOR THE—

TRIBE OF BEN-HUR

"The truest test of your appreciation of our Order, is the zeal and energy you manifest by increasing the membership of your Court"

J. F. Davidson, M. D., Supreme Medical Examiner

Our slogan for making November the best month will be "give us quality not quantity." How can you do otherwise and keep your obligation.

IN HONOR OF OUR SUPREME MEDICAL EXAMINER

A Special Campaign for November

has been planned and the slogan adopted "quality not quantity" for

DAVIDSON MONTH

Special Application Blanks have been sent to each Deputy and Field Worker to use during the month of November and we hope every Application Blank will be filled and returned to the Supreme Office by November 30, 1916.

Indiana's Centennial

To celebrate one's birthday is a pleasure looked forward to by every one, but to celebrate the 100th anniversary of our birth is an event that very few men seldom enjoy. All during the year of 1916 the grand old State of Indiana has been celebrating her 100th birthday with Pageants in almost every city in the State, depicting scenes during her one hundred years of existence and bringing a little more vividly to the minds of the younger generations just what courage it required of their forefathers to hue this wonderful State out of forests and rocks. Looking back upon it as we do now it seems it must have required superhuman strength.

Noting the success of the Pageants as used in the various cities in the State, Indiana's Centennial Celebration Committee decided to draw on all this tribute of the Hoosiers for the one grand final celebration held at Indianapolis for the week commencing October 2nd. The committee extended an invitation to every city, town, and county in the State to lend their support and aid toward making it the biggest thing Indiana had ever witnessed. This Committee decided to set aside special days, such as Fraternal Day, Industrial Day, Automobile Day, Church, Day, etc. Realizing as they did the strength of Indiana's Fraternal Societies and the importance of its fraternal workers, they set aside the first day, Monday, October 2nd, as "Fraternal Day." The Centennial Committee, appreciating how strong and how well known the Tribe of Ben-Hur had become, not only in the State of Indiana but throughout the United States, had a representative call upon our Supreme Chief, asking the Supreme Tribe of Ben-Hur to participate in this wonderful celebration. When they received the affirmative answer Ben-Hur was assigned a position at the head of the second division.

Local Courts have participated many times in local celebrations, but this is the first time in the history of the Society when the Supreme Office has taken upon itself the effort to bring before the people of this country what the Tribe of Ben-Hur stands for in so vivid a way and they did it on this occasion simply because it was a National and State affair.

Our Supreme Chief, realizing the importance of this occasion, appointed Brother P. O. Bowers, State Manager of Indiana, to take full charge and to see that proper representation of this Society was made in the parade. All who know Brother Bowers realize this was all that was required, for it to be a success. It would be sufficient to say at this time that the parade was a splendid success in every detail. The writer was thoroughly convinced on this occasion that "it pays to advertise." The results obtained by this parade are wonderful, in that it has brought the Tribe of Ben-Hur before the active and loyal members throughout the Supreme Jurisdiction.

Thinking possibly that local Courts could use some of the suggestions, I will give a brief description:

The line of formation was as follows: First, came a boy dressed as a guide, carrying a banner, "Tribe of Ben-Hur, Home Office Crawfordsville, Indiana"; then a twenty-seven piece band. Following the band were the members of the Drill Team of Star Court No. 277, beautifully costumed. Our bugler came next, dressed in Arrius' costume, sounding sharp blasts on the bugle, announcing the approach of the Chariots, two in number, one with four pure white horses and the other with four beautiful bays, the two drivers being garbed in Ben-Hur costumes. These Chariots were driven abreast, eight horses in a row and the eight beautiful horses prancing, together almost as one, was a delight to young and old alike; the big float carrying the galley came next with four beautiful horses pulling it, and in the galley were the slaves, Arrius, Captain, and Guide, all properly garbed; this was followed by several automobiles, the first of which was a beautifully decorated seven-passenger car, decorated with red, yellow, and black flowers, and bearing suspended across the top of it a black satin banner inscribed with gold letters on each side, "Supreme Officers, Tribe of Ben-Hur." In this car as the guests of Brother Bowers were our Supreme Chief, Dr. R. H. Gerard, Supreme Scribe, Jno. C. Snyder, and our Supreme Keeper of Tribute, Hon. S. E. Voris, each of the Supreme Officers being accompanied by his wife. Next followed the car of Brother Henry McGinnis, State Manager of Illinois, who was also our guest on this occasion. With him as his guests were Brothers Chas. Iliff and wife, Supreme Actuary, and Col. E. R. Bryson, a member of the Executive Committee. Immediately following were other decorated automobiles carrying the officers of the two Courts of Indianapolis. Next followed a motor truck, upon which had been erected a platform thirty feet square, and through the ingenuity of Brother Walter Peck, Chief of Star Court, this platform was made substantial enough that the Ladies' Drill Team of Star Court, composed of twelve young ladies beautifully costumed in their drill uniforms, executed the various formations as used in the lodge room, whilst the truck moved through the streets. The writer is of the opinion that the applause given the Ladies' Team was the greatest ovation received during the parade. This was the first time in the history of the Society that a drill team ever worked on a moving platform.

The entire pageant passed in review at the Circle before Governor Ralston and his staff and other notable Statesmen and officials, and it was the unanimous expression of all that the representation of Ben-Hur was the most unique and beautiful in the line of the parade.

The results of our efforts in this parade have been very gratifying to the Supreme Officers and Brother Brothers, owing to the fact we have heard from people from all parts of the State who witnessed the parade, and who have since joined our Society, due to the fact possibly that their attention was first called to the Tribe of Ben-Hur and what it had to offer by the showing they made.

Along the line of march souvenir postals of the office building, together with a descriptive folder describing the advantages of Ben-Hur were handed out and when you stop and think that 100,000 people witnessed this parade you can realize the importance of occasions like this from an advertising standpoint. We would call attention to the fact that on many occasions in your home city members could get up some kind of a float to represent the society that would keep the Tribe of Ben-Hur constantly in the minds of your fellow-townsmen, and any assistance that can be rendered you from the Supreme Office will be gladly given.

Jos. A. Treadwell, Asst. State Mgr.

All Should Insure

Archbishop Ireland.

I cannot understand why there would be a single individual with any responsibility whatsoever, who has family, relatives or friends, who has not an insurance upon his life. I have very little regard for any man who leaves this world without having been able to leave behind him a life insurance policy, so that those dependent upon him are provided for; so that any debts he himself may have are paid, and, if he has not much of an estate, so that he himself may be buried in decency and honor.

Roosevelt's Opinion.

"Life insurance increases the stability of the business world, raises its moral tone and puts a premium upon those habits of thrift and saving which are so essential to the welfare of the people as a body."

W. H. Taft's Suggestion.

"A man in office without means must abandon the hope of making the future of his family luxuriously comfortable. All a man can do under existing circumstances to safeguard his family is to get his life insured."

President Wilson on Insurance.

"If a man does not provide for his children, if he does not provide for all those dependent upon him, and if he has not that vision of conditions to come, and that care for the days that have not yet dawned, which we sum up in the whole idea of thrift and saving, then he has not opened his eyes to any adequate conception of human life. We are in this world to provide not for ourselves, but for others, and that is the basis of economy."

The United States Fraternal Army

The nine million members of fraternal beneficiary societies in the United States constitute the greatest army in the world. Not only in numbers is their influence potent, because greater armies are now engaged in slaughter on the plains and in the mountain passes of Europe. Their power lies in their influence for peace, for the solution of grave problems by reason, and in their reverence for God and the sanctification of the home. They go to their daily tasks with thankful hearts, because they are joining in constructive labor, because they are supporting those dependent upon them to the best of their ability and because they feel the fraternal bond that unites them in a great brotherhood. They are the people who create. They are loyal to God and country and home.

Fraternal societies that teach patriotism in camp or lodge are upholding the high precepts prompted by love of God and home. Those who oppose fraternal societies find this to be the greatest stumbling block to overcome in their pernicious agitation. The societies are founded on principles that are the basis of every noble life. Who ever heard of a brotherhood composed of infidels? There can be no brotherhood without reverence to Deity. Who ever heard of a fraternity of free-love advocates? There can be no fraternity of those who reject the loving relationship of home, because in the home is found the purest and most loyal fraternity. Fraternal societies should teach patriotism, because the love of the home inspires the patriot. He who fights for the nation battles for his home.

These nine million members hold patriotism to be a virtue. It is not because they want to fight, to slay or to lay waste the wealth of the world. They want peace. They realize that prosperity depends on peace. They know that war breaks home ties and brings suffering upon women and children. They have read of the starvation and disease that follow in the wake of armies. Their belief in patriotism, therefore, is founded on the love of the home. They constitute the backbone of the nation. They are the salt of the earth. They compose that class known as the great common people. They toil day after day and year after year, not for glory, but to maintain the home. Their voice, expressed at the polls, is the balance wheel that steadies the government. They do not only make up the most desirable portion of the electorate, but in numbers they, as a class, form a large proportion of the population. Abraham Lincoln said: "God must have loved the common people, because he made so many of them."—*F. M.*

The Fraternal Side Should Be Cultivated

There is grave danger of losing sight of the fraternal and lodge aspect of fraternal life insurance. In many of the larger societies a rate campaign has been carried on for some time with the result that the assessments are placed upon a rate which is equitable and adequate. The members for some time have been more interested in the solution of this problem than they were in the social and fraternal side of the societies.

At the adoption of adequate rates many believe that there is no need of their assistance in aiding in the propagation and extension of the membership. They have lost sight of the fraternal side through the long discussion of the rates of contribution. The lodge frequently becomes similar to the business office, to the exclusion of fraternity.

The members and the societies should not lose sight of this aspect of fraternalism. The rates adopted contemplate a continuance of the earnest assistance of the membership in furthering the interests of the society. Fraternal economy of extension and administration is its great economic advantage. It is responsible for a vast saving to the membership. It is made possible through the local assistance of the members who help those who are in distress; who create a bond which unites the new member to the organization and who induce their friends to secure protection in the society.

The aims and continued success of fraternalism can only be secured through the continued activity of the lodge. The great hold of the societies upon the affections of the American people is through the lodge.—*Fraternal Monitor.*

It Goes Back

It is true that the money paid out to meet the Order's assessments comes out of the funds for the home; but it is also true that it all goes back into the home and it is returned when it is most needed. It is money saved up. It is money laid away for the time when there are no more wages coming in! Keep up your assessments, if you love your wife and children. Don't let your certificate lapse.—*Exchange.*

Thank God every morning when you get up that you have something to do which must be done whether you like it or not. Being forced to work, and forced to do your best, will breed in you temperance, self-control, diligence, strength of will, content, and a hundred virtues which the idle will never know.—*Kingsley.*

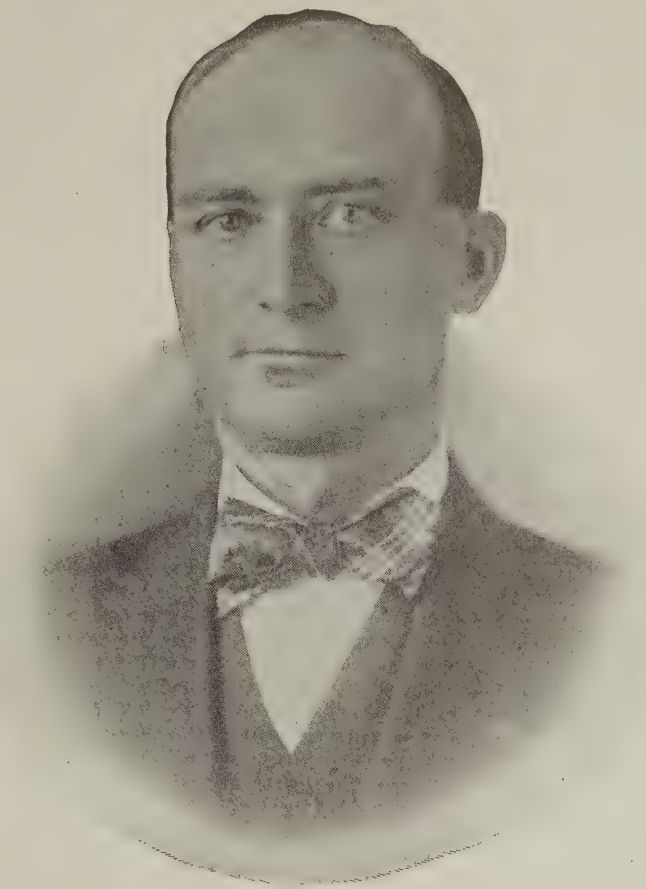
Prize Winners, "Gerard Month" September, 1916

The most successful campaign in the history of our Society.

Let each loyal member and worker continue his efforts for the remaining months of this year

Tell your friends of the many good features offered by a certificate in the Tribe of Ben-Hur.

The rates charged by the Tribe of Ben-Hur are adequate for all time to come, and yet are as low as safety will permit.



J. H. Woods, Winner First Prize

15,894 Class B Certificates issued since the Supreme Meeting, June, 1916.

With a continuation of the good work now being done the year 1916 will be the greatest and best business the Tribe of Ben-Hur has ever enjoyed.

The greater the loyalty and enthusiastic support of our members, the safer and better becomes each certificate.

In our effort to get "numbers" do not fail to exact the best of "quality".

The following is the list of "Prize Winners" together with amount of new business written during the month of September, 1916

1st Prize $100.00, J. H. Woods, Oklahoma, $68,000 New Business
2d Prize $50.00, L. M. Hundley, Illinois, $60,500 New Business
3d Prize $50.00, A. C. Utterbeck, Illinois, $41,000 New Business
4th Prize $50.00, F. R. Hanson, Ohio, $35,500 New Business
5th Prize $50.00, H. V. Petty, Arkansas, $34,750 New Business

Workers Deserving Special Mention

Charles Lee, Nebraska	32,500
F. W. Meyers, Lousiana	28,250
E. B. Gayle, Ohio	27,750
I. H. McCarty, Iowa	27,500
C. O. Shryock, Missouri	26,000
Hugo Sternfeld, New York	23,500
E. F. Kyle, Alabama	22,500
R. H. Crawford, Mississippi	22,000
Alex Golden, Mississippi	21,000
Jno. Szezeski, Illinois	20,000

The Following Deserve Honorable Mention

Deborah Mitchell, Ohio	19,900
W. A. O'Bryan, Missouri	19,750
Michael Abraham, Pennsylvania	19,000
G. B. Jackson, Oklahoma	18,000
W. H. Wells, Arkansas	17,500
August Unger, Ohio	17,500
Louisa J. Rittenhouse, Oklahoma	17,000
W. V. Freeborn, New York	17,000
Cora Johnson, Nebraska	17,000
C. G. Lipps, Tennessee	16,750
Harry A. Uhles, Kentucky	16,000
W. S. Gayle, Ohio	14,750
G. A. Henson, Mississippi	14,000
A. L. Richardson, Illinois	13,600
Henry Gates, Nebraska	13.500
Chas. T. Willmore, Indiana	13,500
T. Leszczynski, Illinois	13,500
C. H. Wofford, Tennessee	13,000
W. A. Irwin, Indiana	12,750
S. J. Kimball, Missouri	12,750
P. C. Brown, Texas	12,500
Jas. E. McAdams, Tennessee	12,000
A. L. Carver, Tennessee	12,000
J. L. Crawford, Illinois	11,500
C. S. Malless, Michigan	11,000
J. J. Duby, Illinois	10,750
W. E. Wilde, New York	10,500
C. K. Coover, Kansas	10,000
W. C. Wood, Louisiana	10,000

Ben-Hur Wins High Praise

The following article by Earl Mushlitz as published in the Indianapolis *Star*, will be of interest to the members of Ben-Hur:

Much favorable comment and high praise for the showing made by the Tribe of Ben-Hur in the Fraternal Day parade at the beginning of the Centennial Celebration October 2, has been received at the Supreme Office in Crawfordsville, Ind. They are gratified at the expresions of approval coming from strangers and believe that such expressions very generally find their basis in a widespread recognition of the value and worth of the Tribe of Ben-Hur.

"The Tribe of Ben-Hur utilizes a natural dramatic instinct in the individual," said one of the Supreme Officers, "by coupling one of the most dramatic eras of the world's history with present-day fraternalism. The ritual of the Tribe of Ben-Hur is intensely dramatic and unfolds a never-ending succession of surprises even for the older members. The story of Ben-Hur is the mirror of a world-drama, and we utilize every important feature of the story to give visualization to the teachings of our Order. But, as we see it, the Tribe of Ben-Hur has one important merit over some other organizations, and in saying this we do not speak disparagingly of any Order, for all have their value—in our case the ritual has a definite historical basis in every step that we take. Every piece of ritualistic 'property' comes down through the ages, and the like of it was used by real men and real women in the early days of Christianity. Every color has its significance, every robe its historical origin. The Tribe of Ben-Hur is founded on history. Its teachings are vitalized and its practices are clothed with more reality because it is the visible expression of a wonderful piece of literature—a book that is more than mere literary art, because it was written to enforce the principles of the Christian religion.

Why Wallace Wrote Book.

"Few, indeed, of the countless thousands who have read the beautiful story of Ben-Hur know of the origin of that wonderful book which stands next to the Bible in defense of Christianity. Gen. Lew Wallace, in answer to a challenge from Robert Ingersoll, the great skeptic, wrote the beautiful story of Ben-Hur to prove to the world that there was something worth while in the Christian faith.

"The story of Ben-Hur from boyhood to manhood is but a rehearsal of the story of Israel. A prince of David's house, loved and opulent, he is hurried to the galley ship. Chained, he tugs at the oars; is bent, but not broken. In a battle with pirates his chains are loosed. He joins the battle, falls from the galley and rescues Arrius, the tribune of the ship, and for his heroic deed is adopted as the son and heir of Arrius; is schooled in the academies of Rome, but not for an hour does he forget his mother and sister Tirzah. He believes that they have been tortured to death by his erstwhile boyhood friend, the cruel Messala; he owes a debt: he must live and be true.

"The day comes when, by chance, he meets his old enemy, Messala, rich, haughty, and imperial, at Antioch, and learns that he is to drive at the annual chariot race at the circus. He resolves to enter the race and defeat his enemy, if possible. He gains permission to drive the good Sheik Ilderim's eagles of the desert, and he plans to be avenged through them. The Roman circus, the procession of competitors, the self-mastery written on his face, the reeling chariot, persistency of purpose, cruel as the grave, the crash and Messala wounded for life, and the race won!

"You must love Ben-Hur—his youth, his suffering, his unbroken spirit, his constancy of love, his resistance in Daphne's grove, his physical might, his love for Esther, his home life again with his mother and sister, who have been so miraculously cleansed from leprosy, and finally his love for Christ and his contribution to the great cause of Christianity. This narrative forms one of the greatest pictures ever produced in fiction or history. The story thrills as no other story has ever done. It is more like a prophecy.

"Is it any wonder that thousands of men and women in this country have shown their interest in the great Fraternal Order of the Tribe of Ben-Hur? They have banded themselves together to carry on in a practical way the teachings of this great book. Next to Masonry, it is founded upon precepts more lasting and beautiful than any other Order in the country. It is destined to be one of the greatest Fraternal Orders the world has ever seen, spreading cheer and sunshine in countless homes, protecting the helpless loved ones of those gone before, relieving the burden of widows and orphans, bringing happiness and contentment into homes made desolate by the death of the bread winner or the loving wife and mother, and finally, in a practical way, teaching the lesson of the fatherhood of God and the brotherhood of man—Practical Fraternalism."

THE CHARIOT

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

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JNO. C. SNYDER..............Supreme Scribe
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J. F. DAVIDSON, M. D...Sup. Medical Examiner

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TYPOGRAPHICAL UNION LABEL CRAWFORDSVILLE

NOVEMBER, 1916

And now with Autumn's moonlit eves
Its harvest time has come;
We pluck away the frosted leaves
And bear the treasure home.
Then let the good old crops adorn
The hills our fathers trod;
Still let us, for His golden corn,
Send up our thanks to God.
—WHITTIER.

Read your Chariot every month.

YOUR influence in your community is a valuable asset.

BROTHER P. E. Genoway, State Manager for Missouri, advises that the Ben-Hur Congress of Scott County has been postponed. Announcement of date will be made later.

No good thing is ever lost. Nothing dies, not even life which gives up one form only to resume another. No good action, no good example, dies. It lives forever in our race. While the frame molders and disappears, the deed leaves an indelible stamp, and molds the very thought and will of future generations.—*Samuel Smiles.*

The success of a fraternal order depends not only on an equitable table of rates, but also on a conservative growth. These two go together, and it is just as necessary to have the latter as it is to have a table of rates. The Supreme Tribe has established the rates and it is now up to the members of our Order to promote the growth.

IT will be of interest to our members in the State of Illinois as well as throughout the Supreme Jurisdiction to know that the Insurance Superintendent of Illinois, the Hon. Rufus M. Potts, has made a ruling which will have far-reaching influence in fraternal and industrial insurance. He holds that Fraternals licensed in Illinois may accept minors as members, the purpose being whole-family insurance, long sought by Fraternals.

Special Davidson Month

November is made "Davidson Month" in honor of our Supreme Medical Examiner, Dr. J. F. Davidson, and with the momentum gained for September and October, we may expect a continued and still greater increase in membership. Special prizes will be given to each member for securing a new application for beneficial membership. Remember the application must be procured and certificate written on or before November 30, in order to be counted for the "Davidson Month." December will be made "Voris Month," in honor of Brother S. E. Voris, Supreme Keeper of Tribute.

Prizes to Deputies

It is interesting to note the award of prizes to Deputies for procuring the greatest amount of business for "Gerard Month," which is reported elsewhere in this issue of THE CHARIOT, and now the question is, who will succeed in capturing the first prize for October? Announcement of same will be made in the December issue, as of course the November CHARIOT necessarily goes to press before the close of business for October. The liberal prizes offered to Deputies are an incentive for good work and we anticipate great results.

BROTHER J. H. Woods winner of the First Prize offered to the field workers, has been with the Society for the past year, and is proving to be a good steady producer each month. His business averaging over $30,000 per month in the three Counties in his District.

Another of the Prize winners writes: "I live in the hotbed of insurgency of the Class A members, but have demonstrated that I can write more than $50,000 of new business here in my own town under the firing words and criticisms from the Class A members. * * * * When your field men write telling you that they cannot get new business because of the Class A members, just tell them to get busy, pay no attention to what the Class A members say, for we are writing business upon our own merits, and any one looking for reliable life insurance will take membership in the Tribe of Ben-Hur, if the statements and proposition are correctly put before them."

While you are insurable is the time to take membership in Ben-Hur.

CHARLES MANN

Monday evening, October 9, at his home, 831 Fehr Avenue, Louisville, Kentucky, occurred the death of Brother Charles Mann. In his passing the city of Louisville has lost a prominent and influential citizen and business man; Fraternalism an earnest and consistent advocate; the Supreme Tribe of Ben-Hur is robbed of an honored officer and loyal member; Kentucky Court No. 11, T. B. H., is deprived of the wise counsel and advice of one of its charter members and most honored and efficient officers, and the family is bereaved of a kind and loving husband and father.

Brother Mann was born in Obrigheim, Germany, June 1, 1859. He came to America and located in Louisville when he was but twenty-four years of age. In 1886 he was married to Miss Louise Ziegler, who is highly connected and comes from one of the prominent German families of the city of Louisville. For the past thirty years he has been one of the successful business men of the city. He served as a member of the City Council for four consecutive terms, was German Court Interpreter for many years, being held in very high esteem by Judge Robinson, who appointed him to that position.

Brother Mann was a Trustee of St. John's Evangelical Church and served in that capacity for a number of years. He was also Trustee of the German Protestant Orphans' Home. He was a charter member of Kentucky Court No. 11, Ben-Hur, having served as Chief of that Court ever since its organization. He was an active member of Mount Zion Lodge No. 147, F. O. M.; the Louisville Lodge, I. O. O. F.; the Matamoris Tribe of Red Men; the German Soldiers' Benevolent Association; the Rheinpfaelser Aid Society, the Herrmann Society, the St. John's Benevolent Society, the Louisville Turngemeinde, the Social Maennerchor. He was a Representative to the Supreme Tribe for several sessions, and was elected to the office of Supreme Guide in 1912. His genial personality and cordial manner won him many friends who will be grieved to learn of his death, for no one was held in higher esteem in the Supreme Tribe of Ben-Hur than he.

Brother Mann is survived by a wife, son and daughter, to whom THE CHARIOT would extend the sympathy of our hundred thousand members. The Supreme Tribe of Ben-Hur was represented at the funeral by Hon. S. E. Voris, Supreme Keeper of Tribute; Col. E. R. Bryson, Member of Executive Committee; Wm. H. Owen, Supreme Organizer; C. W. Iliff, Supreme Actuary; and Spalding E. Michot, State Manager of Kentucky. The funeral services were held at St. John's Evangelical Church and the floral offerings were profuse and very beautiful. The lengthy funeral procession was an added tribute to the memory and esteem of this noble Brother, and indeed we can say:

"The heart that trusts, forever sings
And feels as light as it has wings;
A well of peace within it springs,
Come good or ill,
Whate'er today or morrow bring,
It is His will."

Our Thanksgiving

Many and great are the blessings enjoyed by Americans. We are at peace whilst half the world is in the thraldom of war. In America we have industry and prosperity whilst half of the world is engaged in bloody battle and the daily work of destruction. We have comfort and luxury while nearly all the other great nations of the world have want and misery. America is passing the shallows and is now embarking on the rising tide of activity and progress.

In our Thanksgiving to the Giver of all good, we of America should not forget to be thankful for the blessings we now enjoy, also be thankful for the beneficencies we have been privileged to bestow, remembering "it is more blessed to give than to receive." These blessings are not gone from us forever, they remain with us, for "What we give we have" is an eternal truth. "But it takes more than gratitude to make a complete thanksgiving. More than the fortunate condition of one's own country, more than the happiness of one's own family, more than the happy voices of one's own children. Somewhere the stranger must share the joy of the feast, somewhere must ring the happy laughter of children, like distant echoes to the voices heard at home." We must have love for others.

Read your Chariot every month.

Ben-Hur's Record

September, called "Gerard Month," proved an excellent start for the four month's campaign planned in honor of the four Supreme Officers, and now October, as "Snyder Month" promises to forge ahead in the amount of business secured. Already over $2,200,000 of new business has been reported for "Snyder Month," and with the vigor and enthusiasm with which our field workers have now taken up the work, effective results are bound to be accomplished. As a matter of encouragement to the members, it may be noted in another column of THE CHARIOT, that the number of new applications written, and the volume of business secured since the Supreme Meeting in June has never been exceeded for a like period in the history of the Society. This indicates that Ben-Hur is one of the leading Fraternal Societies. Our Society can offer the very best protection to be obtained at adequate rates, and with continued harmony, coöperation and well outlined systematic work, great results can be accomplished in the remaining months of this year.

The slogan for November or "Davidson Month" is "Quality, rather than Quantity," which should appeal to every loyal son and daughter of Hur. Our ranks should be strengthened and increased from among the best of risks and with the prosperous future among the industries of our country; factories working extra forces, the farmers selling their produce at much higher prices than ever before, all this indicates that a great industrial prosperity is sweeping over the entire country. "Persistency is the secret of success in fraternal work," and we trust with these mottos before us, that we may be able to swell the membership and make our Society so strong that it will be a blessing to both old and young.

When a man tries to make an investment out of his life insurance he is trying to make it serve his own selfish ends, and which, to a large extent, defeats the original purpose of Fraternal Insurance.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of September, 1916.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1515**
2	Empire City No. 84, New York, N. Y.	403
3	Palestine No. 2, Olean, N. Y.	293
4	Genessee Valley, 18. Rochester N.Y.	226
5	Jefferson No. 24 Watertown, N. Y.	187
6	Electric City, No.75, Schenectady, N.Y.	150
7	Balthasar No. 77, Troy, N. Y.	126
8	Olean, No. 43, Olean, N. Y	105
9	Ithmar No. 1, Auburn, N. Y.,	101

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1236
2	Balthasar No. 9, Crawfordsville, Ind	799
3	Simonides No. 1, Crawfordsville, Ind.	650
4	Crescent City No. 122, Evansville, Ind.	643
5	Esther No. 4, Terre Haute, Ind.	579
6	Marion No. 48, Marion, Ind.	462
7	Princeton No. 43, Princeton, Ind.	342
8	Malluch No. 45, Vincennes, Ind.	325
9	Washington, 169, Washington, Ind.	317
10	Vigo No. 126, Terre Haute, Ind.	301
11	Kendallville No. 20, Kendallville Ind.	292
12	Huntington No. 68, Huntington, Ind.	276
13	Castalia No. 13, Muncie, Ind.	253
14	Star No. 277, Indianapolis, Ind.	251
15	Aldebaran No. 16, Peru, Ind.,	246
16	Elkhart No. 72, Elkhart, Ind.	238
17	Vanderburgh No. 127, Evansville, Ind	235
18	Beech Tree No. 211, South Bend, Ind.	225
19	Orontes No. 77, Shelbyville, Ind	220
20	Evening Star, No. 231, Evansville, Ind.	220
21	Decatur No. 156, Decatur, Ind.	217
22	Queen City, No. 153, Marion, Ind.	211
23	South Bend, No. 41, South Bend, Ind	207
24	Isis No. 32, Anderson, Ind.	207
25	Kokomo No. 33, Kokomo, Ind	206
26	Oolitic, No. 54, Bedford, Ind.	203
27	Logansport No. 233, Logansport, Ind.	200
28	Richmond, No. 42, Richmond Ind.	182
29	Antioch No. 12, Garret, Ind.	181
30	Maple City No. 125, LaPorte, Ind.	171
31	Chariot No. 38, Lafayette, Ind	171
32	Boonville No. 59, Boonville, Ind.	165
33	Vincennes No. 243, Vincennes, Ind.	157
34	Germania No. 165, Evansville, Ind.	154
35	Corydon, No. 184, Corydon, Ind	135
36	Greencastle No. 102, Greencastle, Ind.	133
37	Bismarck No. 134, Terre Haute, Ind.	130
38	Posey No. 105, Mt. Vernon, Ind.	129
39	Evansville No. 10, Evansville, Ind.	121
40	Hartford City, 36, Hartford City, Ind.	120
41	Rigel No. 86, Michigan City, Ind.	119
42	Progressive No. 166, Hammond, Ind.	118
43	Sandborn No. 67, Sandborn, Ind.	117
44	Owensville, No. 104, Owensville. Ind.	113
45	Bluffton, No. 7, Bluffton, Ind.	112
46	Jewel No. 334, Michigan City, Ind.	108
47	Harmony No. 304, Logansport, Ind.	107
48	French Lick No. 200, French Lick, Ind.	105
49	Tennyson No. 203, Tennyson, Ind.	104

Kentucky

1	Kentucky No. 11, Louisville, Ky.	1023
2	Jehovah No. 4, Louisville, Ky.	371
3	Henderson No. 3, Henderson, Ky.	252
4	Ludlow No. 9, Ludlow, Ky.	240
5	Covington No. 2, Covington, Ky	157
6	Ilderim No. 14, Louisville, Ky	134
7	Newport No. 1, Newport, Ky.	123

Ohio

1	Portsmouth No. 109, Portsmouth. O.	995
2	Forest City No. 15, Cleveland, O.	597
3	Ilderim, No. 1, Dayton, O.	565
4	Esther No. 4, Hamilton, O.	405
5	Washington No. 43, Toledo, O.	357
6	Canton No. 57, Canton, O.	343
7	Lew Wallace No. 189, Dayton, O.	302
8	Crockery City No. 111, E. Liv'r'l, O	290
9	Lincoln No. 23, Lima, O.	278
10	Toledo No. 34, Toledo, O.	235
11	Springfield No. 31, Springfield, O.	230
12	Ben-Hur No. 7, Findlay, O.	224
13	Mars No. 151, Cincinnati, O.	194
14	Balthasar No. 3, Cincinnati, O	178
15	Aldebaran No. 14, Youngstown, O.	166
16	Butler No. 99, Hamilton, O.	165
17	Bellefontaine No. 12, Bellefontaine, O.	125
18	Ithamar No. 8, Marion, O.	122
19	Eros No. 5, Mt. Vernon, O.	113
20	Sidney. No. 19, Sidney, O.	113
21	Alpha No. 51, Newark, O.	107
22	Star of Valley No. 113, Wellsville, O.	103

Illinois

1	Triumph No. 17, Decatur, Ill.	765
2	Ithamar No. 1, Danville, Ill	550
3	Centralia No. 153, Centralia, Ill.,	445
4	Caledonia No. 59, Urbana, Ill.	430
5	Balthasar No. 2, Champaign, Ill.,	281
6	Galesburg No. 50, Galesburg, Ill	254
7	Lawrenceville, 86, Lawrenceville, Ill.	242
8	Friendship No. 61, Chicago, Ill.	229
9	Mt. Vernon No. 115, Mt. Vernon, Ill	228
10	Castalia, No. 154, Joliet, Ill.	224
11	Danville No. 474, Danville, Ill.	224
12	Ambition No. 193, Lincoln, Ill.,	223
13	Mira No. 97, Mt. Carmel, Ill	215
14	Damascus No. 41, Springfield, Ill.	211
15	Granite No. 144, Granite City, Ill.	210
16	J. C. Hale No. 149, Mattoon, Ill.	203
17	Olney No. 12, Olney, Ill.	198
18	Fox River No. 508, Aurora, Ill.	198
19	Miriam No. 11, Kensington, Ill.	198
20	Metropolis No. 181, Metropolis, Ill.	194
21	Waukegan No. 76, Waukegan, Ill.	194
22	Melchior No. 27, Charleston, Ill	187
23	Harrisburg No. 116, Harrisburg, Ill.	183
24	Voduany No. 333, Chicago, Ill	169
25	Pullman No, 42, Pullman, Ill	150
26	Grayville No. 28. Grayville, Ill.	144
27	Linne No. 262, Rockford, Ill.	144
28	Cairo No. 171, Cairo, Ill.	129
29	Litchfield No. 169, Litchfield, Ill.	128
30	Kankakee No. 91, Kankakee, Ill.	127
31	Auburn No. 49, Auburn Park, Ill.	125
32	Paris No. 4, Paris, Ill.	123
33	Kewanee No. 258, Kewanee, Ill.	123
34	Mizpah No. 7, Rockford, Ill	121
35	Superior No. 372, South Chicago, Ill.	120
36	Columbia No. 74, Chicago, Ill.	113
37	Fairfield No. 101 Fairfield, Ill.	113
38	Decatur No. 243, Decatur, Ill.	110
39	Robinson No. 48, Robinson, Ill.	108
40	Madison No. 200, Madison, Ill.	108
41	Effingham No. 36, Effingham, Ill	107
42	West Salem No. 31, W. Salem, Ill.	104
43	Egyptian No. 56, Carmi, Ill.	100

Iowa

1	Melchior No. 8, Waterloo, Ia.	564
2	Tirzah No. 3, Mason City, Iowa	394
3	Aldebaran No. 12, Cedar Rapids, Ia.	434
4	Roman No. 98, Sioux City, Ia.	242
5	Cedar Rapids, No. 65, Cedar Rapids, Ia.	214
6	Jewel No. 2, Council Bluffs, Ia.	175
7	Banner No. 29, Sioux City, Ia.	109
8	Star, No. 41, Creston, Ia	101

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	549
2	Lincoln No. 118, Lincoln, Neb.	348
3	Mecca No. 13, Omaha, Neb.	336
4	Harmony No. 28, Ord, Neb.	137
5	York No. 61, York, Neb.	123
6	Arrius No. 32, Scotia, Neb.	106
7	Ilderim No. 18, Columbus, Neb.	100

Missouri

1	Carnation No. 7, Kennett, Mo.	474
2	Century No. 26, St. Louis, Mo	274
3	Independence No. 159, Dexter, Mo	179
4	Morehouse No. 10, Morehouse, Mo.	173
5	Sikeston No. 9, Sikeston. Mo.	151
6	Lone Rock, No. 156, Chaffee, Mo.	138
7	Simonides No. 61, St. Louis, Mo.	121
8	Golden Rod No, 22, St. Joseph, Mo.	117
9	Benton No. 143, St. Louis, Mo.	113
10	Senath No. 85, Senath, Mo.	109

Pennsylvania

1	Pioneer No. 42, Scranton, Pa.	393
2	Keystone No. 1, Bradford, Pa.	387
3	Lew Wallace No. 17, Meadville, Pa.	291
4	Benj. Franklin No. 97, Phila' Pa.	255
5	Harmony No. 43, Sharon, Pa.	227
6	New Kensington, 11, N. Kensington, Pa.	224
7	Arrius No. 4, Braddock, Pa.	194
8	Trevyline No. 12, Jeannette, Pa	166
9	Rigel, No. 9, Newcastle, Penn	163

W. Virginia

1	Parkersburg No. 1, Parkersburg, W. Va.	340

Washington

1	Tacoma No. 2, Tacoma, Wash	310
2	Oriental No. 6, Seattle, Wash.	112

Michigan

1	Eros No. 27, Saginaw, Mich,	303
2	Fort No. 130, Detroit, Mich.	285
3	Queen No. 43, Battle Creek, Mich	172
4	Union No. 159, Detroit, Mich.,	166
5	Kalamazoo, No. 4, Kalamazoo, Mich.	154
6	Ben-Hur No. 1, Flint, Mich.	130
7	Ilderim No. 9, Jackson, Mich.	111
8	Peerless No, 100, Lansing, Mich.	101

Arkansas

1	Esther No. 3, Jonesboro, Ark	235
2	Egyptian No. 4, Paragould, Ark	204
3	Century No. 10, Wynne, Ark	122
4	Tirzah, No. 32, Truman, Ark	102

Texas

1	Lone Star No. 1 Ft. Worth, Tex.	234
2	Simonides No. 11, Marshall, Tex.	213
3	Ithamar No. 3, Cleburne, Tex.	198
4	Tirzah No. 10, Dallas, Tex.	185
5	Greenville No. 39, Greenville, Tex	175
6	Arrius No. 68, Wichita Falls, Tex	174
7	Ben-Hur No. 5, Houston, Tex.	124

District of Columbia

1	Washington No. 1, Washington, D. C.,	208

Tennessee

1	Ben-Hur No. 1, Knoxville, Tenn,	197

Oregon

1	Ben-Hur No. 9, Portland, Ore	163

California

1	Los Angeles, No. 19, Los Angeles, Cal.	152
2	Simonides No. 4. Los Angeles, Cal.	148

Wisconsin

1	Atlas No. 23, Milwaukee, Wis.	147

Louisiana

1	Lafyette No. 6, Lafyette, La.	134
2	St. Mary No. 34, Morgan City, La,	105

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	124
2	Maryland No. 1, Baltimore, Md.	117
3	Highland, No. 3, Highlandtown, Md	107

Oklahoma

1	Oklahoma No. 1, Oklahoma City, Okla.	123

Virginia

1	Staunton No. 3, Staunton, Va.	103

Read your Chariot every month.

The Fraternal Bond

Abraham Lincoln has said that the strongest bond of human sympathy, outside the family relation, should be the one uniting all working people, of all nations and tongues and kindreds.

In this day and generation, it is safe to say that the greatest bond outside the home is the fraternal society. There is no other institution built and pledged as is the Fraternal Society, so far as mutual help and sympathy are concerned. Look where you will the Fraternal Society fulfills its mission. Every man and woman in crossing the threshold of the lodge room takes the obligation which binds him to deeds of usefulness, and the degree of fulfillment is exemplified in every city and hamlet on this earth.

SAY "I will" get a new member and then get one.

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Tables 1 and 4, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

AGE	Table 1	Table 2	Table 3	Table 4
18	$ 67	$1 00	$1 05	$ 91
19	68	1 02	1 07	92
20	69	1 04	1 09	94
21	70	1 07	1 12	96
22	71	1 09	1 15	98
23	72	1 12	1 18	1 00
24	74	1 15	1 22	1 02
25	76	1 19	1 26	1 04
26	78	1 22	1 30	1 07
27	80	1 26	1 34	1 09
28	82	1 30	1 38	1 12
29	83	1 34	1 43	1 15
30	85	1 39	1 48	1 18
31	87	1 44	1 53	1 21
32	89	1 49	1 58	1 24
33	91	1 54	1 64	1 28
34	94	1 59	1 70	1 32
35	97	1 64	1 77	1 36
36	1 00	1 71	1 84	1 40
37	1 02	1 78	1 92	1 44
38	1 04	1 84	1 99	1 48
39	1 07	1 91	2 07	1 53
40	1 10	1 99	2 16	1 58
41	1 13	2 07	2 25	1 64
42	1 17	2 15	2 35	1 69
43	1 21	2 25	2 46	1 75
44	1 24	2 35	2 57	1 81
45	1 27	2 45	2 70	1 88
46	1 32	2 56	2 83	1 94
47	1 37	2 68	2 96	2 02
48	1 41	2 80	3 10	2 09
49	1 46	2 93	3 26	2 17
50	1 51	3 06	3 42	2 26
51		3 21	3 60	2 35
52		3 37	3 79	2 44
53		3 54	4 00	2 54
54		3 72	4 22	2 65
55		3 91	4 46	2 76
56		4 14	4 76	
57		4 44	5 15	
58		4 80	5 66	
59		5 20	6 38	
60		5 62	7 19	
61		6 06		
62		6 52		
63		7 00		
64		7 50		
65		8 01		
66		8 54		
67		9 11		
68		9 73		
69		10 40		
70		11 14		

Table 1: No one admitted after 50 years of age.
Table 2: No one admitted after 55 years of age.
Table 2: Class A Members can transfer to Table 2 at any age.
Tables 3 and 4: No one admitted after 55 years of age.
Table 3: No one transferred after 60 years of age from Class A.
Table 4: No one transferred after 55 years of age from Class A.

Certificates will be issued for $250, or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life.

A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Term Tables 1 or 4 to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made on or before reaching the age of fifty-five.

The Climax

Mr. Jones was operated on for appendicitis. He was placed in a small ward to recover from the anaesthetic, his bed being between those of two patients previously operated on. As he awoke from the anaesthetic he said: "Thank heaven, that's over!"

"Oh, no," said the patient on his right, "when I was operated on the doctor left a sponge, and had to go back and get it out."

"Yes, indeed," said the patient on the left, "and when I was operated on the doctor left the scissors and had to go back and get them."

Just then the surgeon put his head in the door and asked: "Has any one here seen my hat?" and Jones fainted.

BY telling others of the desirable features embodied in your certificate, you will increase the value of your certificate.

TRIBE OF BEN-HUR REMINDER

Monthly Payment and Extra Assessments

Nos. 42, 43, 44, 45 and 46

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of November, 1916, together with Extra Assessments Nos. 42, 43, 44, 45, and 46, for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

Class B members are not liable for the above Extra Assessments. All certificates issued prior to July 1, 1908, are designated as Class A certificates and are subject to these Extra Assessments.

In event of your failure to pay the monthly payment, and extra assessments you will stand suspended, without further notice, as provided by our Laws.

The members of Class A whose certificates were issued before January 1, 1895, may have Extra Assessments Nos. 42, 43, 44, 45 and 46 paid out of their apportionment of the Emergency or Reserve Fund, but all Class A members whose certificates are dated between January 1, 1895, and June 30, 1908, and numbered from No. 1532 to No. 199999, will be required to pay these five Extra Assessments **in cash,** as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

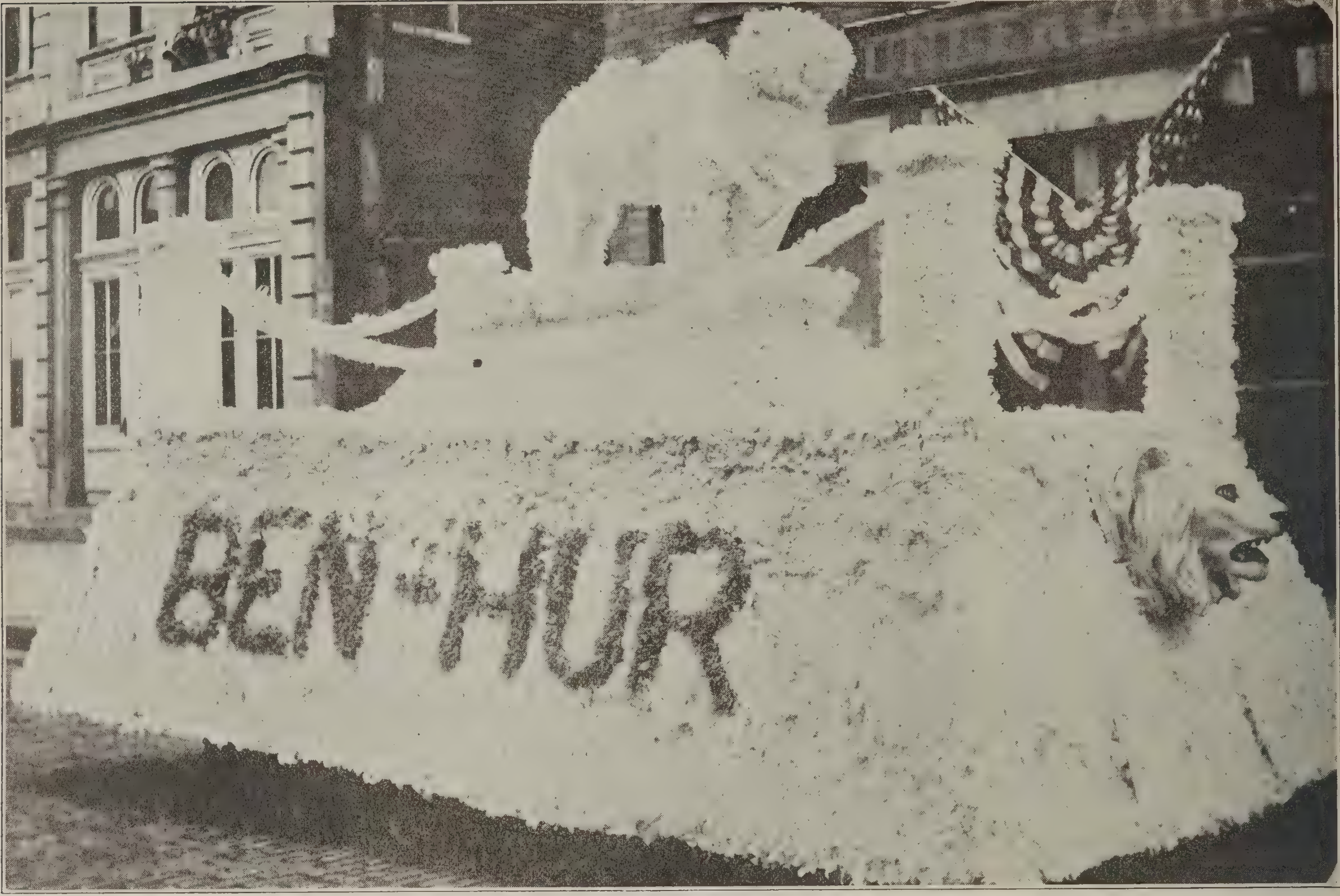
Your failure to pay the Extra Assessments when due to be paid in **cash,** as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribe of each local Court has been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments **in cash,** and these lists must be preserved for the future use of the Scribe.

Extra Assessments Nos. 47, 48, 49, 50, 51 and 52 for each and ever Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of December, 1916, together with the regular monthly payment and per capita tax due for that month.

The members of Class A whose certificates are dated between January 1, 1894, and June 30, 1908, and numbered from No. 1 to 199999, will be required to pay these six Extra Assessments Nos. 47, 48, 49, 50, 51, and 52 IN CASH, together with their regular December monthly payment and per capita tax, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Fraternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.
November 1, 1916.



PRIZE FLOAT, PORTSMOUTH COURT, NO. 109, FRATERNAL PARADE, SEPTEMBER 28, 1916
PORTSMOUTH, OHIO

Our Thanksgiving

Show us the way to see the good
  That comes into our lives each day,
The blessings dimly understood
  That give us cheer along the way.
Give us content, with gold and gear—
  Though much or little we possess—
Let us be glad for what is here
  On this, our day of thankfulness.

Give us the heart to understand
  The graciousness of spreading trees;
The changing seasons, wisely planned,
  The storm and sunshine—all of these.
For all the brightness of the dawn,
  And cheerfulness of noon and night;
And all that joy is builded on
  Give us the grace to see aright.

Let us remember each kind word
  By weight of goodly feeling blest—
Each gentle thing we've said or heard—
  And blot from memory the rest.
Give us the grace to see and know
  The benefits along the way—
The many things that help us so.
  Let us be thankful every day.

—*W. D. Nesbit.*

NEWS FROM THE COURTS

Ohio

PORTSMOUTH, OHIO.—In another column of of this issue of THE CHARIOT is given the half-tone of the Float of Portsmouth Court No. 109, which was awarded the first prize in the Fraternal Parade, Thursday, September 28, 1916. Each of the Societies in the City and County competed, and the winning of the prize by Portsmouth Court is therefore greatly appreciated by the members.

In a large measure our success is due to the efforts of our Chief, Brother Chas. A. Spratt; Past Chief, Brother Joseph Deiner; Judge, Brother George Emerich; Captain, Brother Wm. Messmer, and to our Scribe, Brother Thomas McLaughlin. The float made a very attractive appearance, and as the parade was held in the evening the forty-five electric lights greatly enhanced its appearance. Red lights were used for both the camel's and lion's eyes and gave a very unique appearance as it moved through the streets. Our float was accorded the greatest applause from the multitude of people who lined the streets of any float in the parade.

The degree team of Portsmouth Court No. 109 is planning for a trip to Huntington, W. Va., where we are to initiate a large class of candidates for our State Manager, Brother R. G. Hungate, who is also manager of West Virginia, as well as the State of Ohio. We expect to be accompanied by our band and are anticipating a most royal good time. We will give an account of the affair in the next issue of THE CHARIOT. CORRESPONDENT.

AKRON, OHIO.—Court No. 243 has moved into larger quarters at No. 30 South Howard Street, over Hood's jewelry store, third floor, and we are now meeting alternate Mondays and alternate Tuesday evenings. Notice of which is given in daily papers. There will always be an announcement in the papers two days in advance. Akron Court is now growing by leaps and bounds, fifty-two new members being accepted in September, and at this writing October is showing up fine.

Did you qualify for that "Joint Installation and Public Reception" to Dr. Gerard in Cleveland? If not, you missed the time of your life. The Supreme Tribe of Ben-Hur and our Supreme Officers have the respect and admiration of all the Fraternal World as is evidenced by the fact that our Supreme Chief, Dr. R. H. Gerard, is now Vice-President of the National Fraternal Congress of America, which is composed of eighty-four Societies which have a membership of approximately 9,000,000 policyholders. It is hoped all the members of our Court will attend the meetings, catch the Fraternal Spirit of Fellowship and Good Will. CORRESPONDENT.

Indiana

EVANSVILLE, IND.—"Standing room only" was a sign hung on the door when Evening Star Court No. 231 held its regular meeting Tuesday evening, October 3. The initiatory work was given to several candidates. After some talks, under the Good of the Order, an oyster supper was served to the members and their friends. All Courts in Evansville were represented.

On October 31, Evening Star Court will hold a reception at its hall in honor of Brother Geo. O. Baker, who is one of our oldest members, having been our Chief twelve different terms. All members of T. B. H. are cordially invited to take part in the reception. CORRESPONDENT.

PERU, IND.—Thursday evening, October 12, Aldebaran Court No. 16 was favored with the presence of Supreme Instructor W. N. Steele, of Crawfordsville, who is always a welcome visitor in our midst. Prior to our business meeting Brother Steele very ably instructed our new Degree Team and Lady Escorts in the floor movements as set forth in our Ritual, and complimented them on their quick perception of the work. It is hoped that he may visit us again soon.

After a short business session several new members were given the Court Degree. Responding to an invitation of Kokomo Court No. 33, thirty-five members of our Court sojourned to our neighboring city Friday evening, October 13. After our Degree Team and Lady Escorts exemplified the work to a nice class of candidates we were treated to a delicious banquet. All present enjoyed a delightful evening and were unanimous in the opinion that our Kokomo Brothers and Sisters are second to none as hosts.

In the absence of the regularly elected Chief, Past Chief Sister Tubbs very ably presided before and after the initiation, delivering a very pleasing address of welcome to the visitors and newly adopted members. Following the very appreciative remarks made by the new members, District Manager Irving G. Cook, of Peru, responded to the address of welcome, after which splendid "Good of the Order" talks were made by Chief A. W. Matt; Past Chief, Dr. H. E. Walter; retired Past Chiefs, Forrest E. Williams and H. G. Keener, and Sister Caroline Williams of Peru; Deputy Supreme Chief Andres, of Kokomo, and other members of the Kokomo Court, also made interesting talks. Kokomo Court No. 33 extended a rising vote of thanks to the members of Aldebaran Court No. 16 for their presence and their presentation of the degree work. We hope that we will have the pleasure of entertaining our neighboring brothers and sisters in our court rooms in the near future. REPORTER.

EVANSVILLE, IND.—Crescent City Court No. 122 celebrated their Nineteenth Anniversary on September 22, and it was indeed a great celebration. About 275 were present. All Courts in Evansville united and the members from Henderson, Kentucky, honored us by chartering a car. Doctor Williams, stated that all that was needed to get a turnout at Henderson was to say, "Let's go to Evansville." We were also honored indeed on this occasion by having with us our Supreme Scribe, Brother Jno. C. Snyder, and State Manager, Brother P. O. Bowers. This was Brother Snyder's second visit to Evansville and his first in attendance at a Crescent City Court meeting. Every one was delighted to meet him and he greatly increased his large circle of friends in the city. Brother Bowers has often visited us and needed no introduction, but was kept very busy during the entire evening meeting his old friends. A delightful program was rendered and was enjoyd by those present. The speakers and every one of the numbers was roundly applauded. A copy of the program follows:

Opening Ode.
Address—Fraternity......Hon. Dennis Seacat
Piano and Violin Selection................
Mrs. A. Pfohl and Miss Irma Pfohl
Address—Our Supreme Officers ....
Hon. C. L. Wedding
Duet...............Sisters LaMar and Wolfe
Dancing Dolls................Walter R. Hays
Solo........................Miss Olive Rea
Address........P. O. Bowers, State Manager
Two Irish Songs ....Master Milton Kelley
(Accompanied by Prof. A. Lambreth.)
Address......Jno. C. Snyder, Supreme Scribe
Violin Solo.............Miss Teckla Peterson
Reading..................... Lester Ransley
Cornet Solo.............Miss Erna Peterson
Address..Z. L. Wolfe, Deputy Supreme Sscribe

At this time our visitors from Henderson were called upon and speeches were made by Dr. J. P. Williams and Hon. W. A. Wells. One verse of our Closing Ode was sung at this time, after which refreshments were served of ice cream and cake, and the floor was cleared for dancing.

Harmony prevailed at this meeting as usual with all our meetings in Evansvile. It was greatly regretted by all that our Supreme Chief should not be with us as he instituted our Court nineteen years ago.

We hope to take on new ife as a result of this meeting. SCRIBE.

Read your Chariot every month.

Michigan

LANSING, MICH.—Tuesday evening, October 10, Peerless Court No. 100, tendered an informal reception to its State Officers at their hall on North Washington Avenue. The hall was very prettily decorated with American Flags, autumn leaves and vines. After a short business session the guests were invited to the dining room, where lodge colors, autumn leaves, vines, and bountifully spread tables pleased both the eyes and inner man.

After supper a short program of music and short talks were given. Sister Louise Weatherma acting as toastmistress.

Sister L. Gertrude Prosser, State Chief, gave a very interesting and instructive talk on the work of the Order. Brother M. T. Barnaby, District Deputy, told us what fraternalism meant to him, and how every member could help him in his work. Brother Don Elliott, State Guide, gave a solo in his pleasing way and was heartily encored. Music, both instrumental and vocal, filled the program with many good things. The only thing that dampened the pleasure of the evening was the inability of the State Scribe, Sister Mary Lockhead, of Flint, and Brother M. W. Voris, State Manager, of Detroit, to be with us.

The remainder of the evening until a late hour was spent in a social manner, when all departed after enjoying a good time.

One of Them.

Alabama

Sheffield, Ala.—Wednesday evening, September 27, Sheffield Court No. 18 had a very interesting meeting; nine candidates were initiated and a number of others will be initiated at our next meeting, and "Gerard Month" is more successful than we had expected.

Wednesday evening, October 11, we initiated another class of candidates and accepted several more applications and from present indications we will soon be upon the Roll of Honor in The Chariot. Brother T. V. Parker, State Manager, was present and favored us with the Illustrated Bondopticon slides and his lectures, which was greatly appreciated not only by the candidates initiated but by the members as well.

After the initiation and the regular order of business was completed, refreshments were served, and a social hour followed, the music being furnished by our Sheffield Band.

Deputy.

Nebraska

Scotia, Neb.—On the evening of October 12, the members of Arrius Court No. 32 held a very interesting meeting, about forty members being present. A great number of our Class A members have transferred to Class B, and all are very enthusiastic. After the business of the Court was transacted ice cream and cake were served by Sisters Sarah Pope, Lena Keppel, Edyth Gardner and Anna Simpson, after which music was furnished by the Ben-Hur orchestra and the remainder of the evening was spent in dancing. When departing for their homes each one declared it was the best meeting we have had in a long time. We are planning on having a better time at our next meeting, November 2. On the 18, of October, the members of the Tirzah Club and their friends met at the home of Sister Nancy Mallery and spent a very pleasant afternoon. Elegant refreshments were served by the hostess and Sister Lena Keppel. A neat little sum was realized for the benefit of Tirzah Club. Reporter.

Washington

Tacoma, Wash.—Thursday evening, October 12, Tacoma Court No. 2 held an interesting session at their Court Rooms in the Fraternal Building on Tacoma Avenue. The full degree was given to a fine class of candidates. Interesting talks were given by Mr. and Mrs. Wm. Stockham and State Manager E. L. Hiberly, who attended the Twenty-fourth Semi-annual Session of the Puget Sound District Court at Bellingham. They reported the session one of the most entertaining as well as instructive of the District Court Meetings. The addresses, and the business meetings as well as the elaborate banquet were all of a high order, and resolutions were adopted thanking the officers of Ben-Hur Court No. 3 of Bellingham for the courtesies extended. The next place of meeting will be decided upon later. Reporter.

Read your Chariot every month.

Unfair Criticism

Many of our sister societies are having an experience similar to the Tribe of Ben-Hur, and the following extract taken from the *C. M. B. A. Advocate* can be applied to the problems which are confronting our society:

"When a fraternal organization attempts to readjust its affairs after experience teaches it that its method of operation in the past has not been along proper actuarial lines and in accordance with strict life insurance principles, many of its members, not familiar with the changes made and the beneficial results to be obtained by these changes, decide to discontinue membership.

"They are influenced to a great extent by well-meaning but misguided members who lead them astray by statements that are not based on the facts.

"A striking example of this is contained in a circular sent to branches in certain localities that the members admitted into this Association previous to January 1, 1904, will, as a class, be declared insolvent by the Insurance Department, and their certificates canceled if the plan which was adopted at the last Supreme Council convention is put into effect. That such a condition would not arise is proven by the letter of the Superintendent of Insurance on this point, which was published in the last edition of *The Advocate.*

"However, the effect of this statement as well as other untrue and unfair statements that have been made is clearly shown in the reports of suspensions and expulsions received at the Supreme Recorder's office. In the localities that have been reached by these circulars, and where the members have been misled into believing that they have been unfairly dealt with, the lapses have been very large, while in the branches that have not been reached by this adverse and unfounded criticism, and where the members have been given the real and true facts, the lapse rate has been exceptionally light.

"Not a few who have held membership for twenty-five to thirty-five years and are now sixty to sixty-five years of age and over, appear on the expulsion reports of the branches in the localities where these statements have been made. These old members, honestly believing that the statements made were true, have ceased membership, and deprived their families of the benefit of membership in the Association, and in many cases will leave their families with little or nothing after they are gone.

"The effect of this agitation on the minds of the adequate rate members is also strikingly presented by the lapse reports. The reports show that in these same localities a great many of the adequate rate members, on whom depends the future of the organization, have allowed their membership to lapse after reading and hearing the statements made, such as that quoted above, with the result that the older members of the organization are deprived of the assistance of these adequate rate members without whose assistance the burden on the inadequate rate members will be materially increased.

"The officers of the organization have endeavored in every way, through *The Advocate* and otherwise, to give the members the true facts in connection with the changes in the method of operation, and have at all times impressed upon the members that if the adequate rate members are fairly dealt with, and not deprived of the funds which they have paid into the Association to keep their rates level for life, that they will continue to be of immense assistance to the inadequate rate members in the future as they have been in the past.

"Not many years ago an investigation was made of the old-line life insurance companies. The newspapers published rumors of irregularities, and passed much unfavorable comment on the companies, with the result that the policyholders by the thousands dropped their insurance. These companies are still doing business and writing millions of dollars of insurance each year. The companies did not suffer from the investigation, but the policyholder, who was misled by the adverse criticism of the papers, and dropped his policy, is the one who suffered.

"Life insurance is a legitimate business, but it must be conducted along proper lines. The institution that does not profit by its experience and take advice of those versed in the science of the business is bound to fail. The members must be fairly and justly dealt with. There must be an equitable distribution of the cost, and if the instituion has adequate and inadequate rate members on its rolls, the reserve of the one cannot be made to mak up the deficiency of the other.

"The C. M. B. A. has made the changes necessary to make it a sound business institution, and its officers, by following the advice of the Insurance Department and the actuaries, have the satisfaction of knowing they performed their duties without fear or favor, in accordance with the obligations they took when they were installed in office.

"We ask the members who are under suspension to reconsider the matter, give a little thought to the problems of life insurance, weigh carefully the rumors and statements that they hear, and endeavor to obtain the facts regarding the Association from a reliable source, and we know that by so doing they will not let their membership lapse, but will apply for reinstatement at the first opportunity and be loyal again."

Read your Chariot every month.

Ode To The Pumpkin

How dear to my heart is the old yellow pumpkin; when orchards are barren of stuffin' for pies. When apples and peaches have both been a failure, and berries of no kind are greeting our eyes. How fondly we turn to the fruit of the cornfield—the fruit that our children are taught to prize. The old yellow pumpkin, the mud-covered pumpkin, the great fat pumpkin that makes such good pies.

If all the billions of dollars that are being wasted by war could have been distributed where they would have done the most good, through fraternalism, this old world would have been made a veritable heaven. As it is, however, it will be necessary for the Fraternalists of all countries to strive, even more assiduously than ever before, to break down the spirit of war and the great forces of evil and uplift that which will benefit humanity.

Never lose an opportunity to see anything beautiful. Beauty is God's handwriting.—*Charles Kingsley.*

MONEY $ $ for live men $ $. Key free. J. W. Smith, Box 24, Ottawa, Ill.

DO YOU USE A SAFETY RAZOR?—Mail three dull blades. We'll resharpen and return free. Moss Sharpening Co., Dodier St., St. Louis, Mo.

WANTED—Anyone wanting a good position, in a good district, either Cape Girardeau, Hannibal, or Sedalia, write me at once, if you have a good reference. I mean business.

P. E. Genoway, State Mgr.,
Fredericktown, Mo.

Wanted — "Live-wire" organizers for Georgia. Men or women. Liberal contract and treatment. Contract direct with Supreme Tribe. Workers wanted for Albany, Americus, Athens, Augusta, Brunswick, Columbus, Dublin, Fitzgerald, Gainesville, Griffin, LaGrange, Macon, Marietta, Milledgeville, Newman, Thomasville, Rome, Valdosta, Waycross, and all other "live" points in the state. Write A. L. Saulmon, State Manager for Tennessee and Georgia, Lyric Building, Memphis, Tenn.

YOUR HOROSCOPE Individually Calculated. Send birth date with 10 cents for a trial Solar reading of yaur sign to V. C. NORMAN. Suite A-34 Parkway Building, Broan & Cherry, Philadelphia, Pa. Money Back if dissatisfied.

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All standard Drugs, Proprietary Remedies and Toilet Specialties at bargain prices. Write for free catalog.
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Indianapolis, Ind.

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More Comfortable, Healthful and Convenient. Eliminates the outdoor privy, open vault and cesspool. They are breeding places for germs. Have a warm, sanitary, odorless, toilet right in your house. No going out in cold weather. A boon to invalids. Endorsed by State Boards of Health. W. M. Davis writes: "Your indoor closet is giving absolute satisfaction. It is certainly the thing for a home without sewerage."
ABSOLUTELY ODORLESS
Put It Anywhere in the House
The germs are killed by a chemical process in water in the container, which you empty once a month. Absolutely no odor. No more trouble to empty than ashes. Closet absolutely guaranteed. Write for full description and price.
Agents Wanted—Big Profits
Wonderful opportunities in every town, village and in the country. Best season just at hand. Every home is a good prospect. Sell eight out of every ten you call on. Ernest Ridnell writes. "Have ten orders." G. A. Diesman says: "Ship at once, twenty closets and fifteen washstands. Sold them all in one community." Sells itself. Everybody hates the outdoor privy. Everybody wants a RO-SAN INDOOR CLOSET. Write quick for territory and full particulars.
ROWE SANITARY MFG. CO. 1111 SIXTH ST., DETROIT, MICH.
Ask about the Ro-San Washstand—Hot and Cold Running Water Without Plumbing

FREE TO
Asthma Sufferers
A New Home Cure That Anyone Can Use Without Discomfort or Loss of Time.
We have a New Method that cures Asthma, and we want you to try it at our expense. No matter whether your case is of long-standing or recent development, whether it is present as occasional or chronic Asthma, you should send for a free trial of our method. No matter in what climate you live, no matter what your age or occupation, if you are troubled with asthma, our method should relieve you promptly.
We especially want to send it to those apparently hopeless cases, where all forms of inhalers, douches, opium preparations, fumes, 'patent smokes," etc., have failed. We want to show everyone at our own expense, that this new method is designed to end all difficult breathing, all wheezing, and all those terrible parozysms at once and for all time.
This free offer is too important to neglect a single day. Write now and then begin the method at once. Send no money. Simply mail coupon below. Do It Today.
FREE ASTHMA COUPON
FRONTIER ASTHMA CO., Room 723A, Niagara and Hudson Sts., Buffalo, N. Y.
Send free trial of your method to:
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....
....

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My name is ....
Court No. .... Located at ....
My paper now comes to ....
State ....
Change my address to ....
State ....
Street and Number ....
Or P. O. Box ....

Cut this out and mail to THE CHARIOT, Crawfordsville, Indiana.

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EARN $2,000 TO $10,000 A YEAR

We will teach you to be a high grade salesman in eight weeks at home and assure you definite proposition from a large number of reliable firms who offer our students opportunities to earn Big Pay while they are learning. No former experience required Write today for particulars, list of hundreds of good openings and testimonials from hundreds of our students now earning $100 to $500 a month. Address nearest office. Dept. 624

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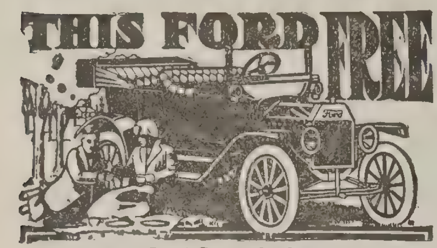

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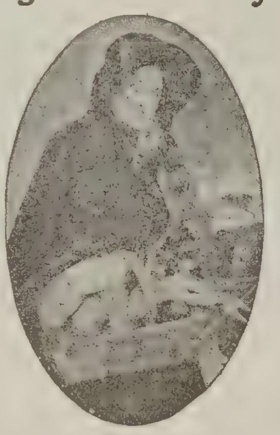

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A MERRY XMAS DINNER?

We are but your agents—you are the host.

300.000 poor people cheered last Xmas in the U. S. by The Salvation Army.

Help us in this way to get close to these people. Give them at least one happy day in the year.

$2.00 Feeds a Family of Five

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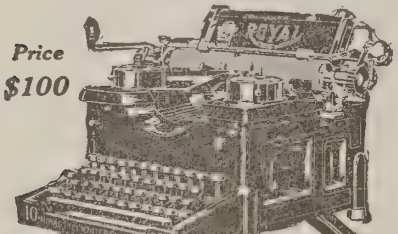

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is the typewriter with the rapid-fire action and adjustable *personal* touch—the machine that fires letters as an automatic gun spits bullets!

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New York City

Should an insurance policy be endowed with the gift of speech it would say something like this:

I protect the home when he who founded it has passed away.

I give to the widow financial relief in that dark hour when it is most needed.

I help the orphan to obtain an education.

I bring a ray of light and hope into the home when the shadows are the heaviest.

I am the best evidence of the goodness of the home founder when he is gone.

I wipe the tears from the eyes of the widow and orphan and put comfort in the desolated heart.

I create estates where none would be created without me.

I am a bank that never fails, a bank note always worth its face value.—*Modern Brotherhood.*

Work Is Health

Work is not the curse nor the affliction that some people think it is. When taken in proper doses it is the best medicine. It is now being prescribed for many forms of invalidism, such as heart disease, Bright's disease, nervousness, and particularly for insanity. The lack of work is often the cause of many chronic maladies and it is a wise physician who can determine when one needs work instead of rest and in prescribing the remedy produce no unpleasant situations. About the most unhealthful person as well as the most unhappy and useless is the person with nothing to do.

Work is a dispeller of fears. It is the exercise that is as essential to the body and mind as are food and air. It is only when work is carried to excess that it becomes injurious, as in the case with food, rest, and all good things.

The ideal of a healthy, happy life is no longer a world where work is not necessary and life is one grand sweet song of idleness. Life is activity; in the broad sense, it is work—work that produces and entails sacrifice. It is not less work that we need, but work in the right proportions and under the right conditions. Such work is health.—*Public Health.*

Price List

Badges, members, per dozen	$3.00
Badges, officers, per set of ten	3.00
Ballots, per dozen	.10
Ballot boxes, each	1.00
Gavels, each	.25
Keeper of Tribute, cash book, each	.75
Laws, rules and regulations, each	.10
Ode books, each	.10
Receipt books, individual, each	.04
Rituals, New Form, Leather Bound, each	1.50
Scribe's Cash Book, No. 100	.75
Scribe's Cash Book, No. 250	1.00
Scribe's cash book, leather bound, each	8.00
Scribe's order book on Keeper of Tribute, each	.15
Scribe's order book on Keeper of Tribute, per doz.	1.50
Scribe's record book, each	1.00
Scribe's receipt book, each	.10
Scribe's receipt book, per dozen	1.00
Scribe's receipts, with name and number of Court, per thousand	2.00
Seals, each	2.50
Transfer cards, each	.25
500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6¾, for Scribe	2.00
1,000 envelopes, 6¾, for Scribe	3.50
Seven Pointed Star Pin, Solid Gold, No. 200	1.00
Star with cross and chain, solid gold, No. 198	2.00
Electro button or pin, No. 186	.35
Rolled gold button or pin, No. 187	.50
Solid gold button or pin, No. 188	1.00

PLEASE TAKE NOTICE.

All orders for supplies must be accompanied by remittances for the full amount. JNO. C. SNYDER, Sup. Scribe.

FINANCIAL STATEMENT

Report of Supreme Scribe for the Month Ending Octobe. 16, 1916

Balance on hand September 15, 1916, as follows:		
To credit of Class A	$ 12,169.49	
To credit of Class B	1,429,593.54	
Total		$1,441,763.03
September Receipts:		
Received from Monthly Payments, Class A	$ 23,587.95	
Received from Monthly Payments, Class B	82,274.42	
Received from Interest, Class A	42.33	
Received from Interest and Rent, Class B	4,930.76	
Total Income		$ 110,835.46
Sum		$1,552,598.49
September Disbursements:		
Death and Disability Claims, Class A	$ 35,180.00	
Death and Disability Claims, Class B	48,488.26	
Repairs on Real Estate, Class B	850.19	
Maintenance of Building, Class B	748.93	
Total Disbursements		$ 85,267.38
Balance October 16, 1916		$1,467,331.11
Of which there is to the credit of Class A	**$ 619.77**	
Of which there is to the credit of Class B	**1,466,711.34**	
Total		**$1,467,331.11**

Death and Disability Claims Paid in Class A for September 1916

Jno. A. Hunter, Sandborn, Ind.	$ 2,800.00
Oliver A. Blystone (Old Age Disability), Ft. Wayne, Ind.	50.00
Jas. Roxburgh (Old Age Disability), Tacoma, Wash.	50.00
Jno. Case (Old Age Disability), Lincoln, Neb.	50.00
Lawrence W. Jarrett (Old Age Disability), Boonville, Ind.	100.00
Nancy J. Gamble (Old Age Disability), Stanton, Neb.	50.00
Edgar E. Gray, Chariton, Iowa	1,800.00
James Wood (Old Age Disability), Ogden, Kan.	120.00
Lydia A. Frazier (Old Age Disability), Shelbyville, Ind.	50.00
Eunice W. Mortimer (Old Age Disability), Cincinnati, Ohio	50.00
Jas. D. Shumway (Old Age Disability), Vassar, Mich.	70.00
Sarah E. Hudson (Old Age Disability), Bay City, Mich.	50.00
Thomas W. Sanders (Old Age Disability), St. Francisville, Ill.	50.00
Jno. R. Smith, Muncie, Ind.	1,000.00
Wm. F. L. Heine, Cincinnati, Ohio	650.00
Lafayette Hiner, Wellsville, Ohio	1,000.00
Geo. F. Watjen, Washington, Ind.	1,200.00
Susan G. Watkins, Michigan City, Ind.	1,100.00
Robert G. Watson, Terre Haute, Ind.	2,400.00
Mark Jardine, Rockford, Ill.	1,400.00
Robert C. Young, Campbell, Mo.	1,000.00
Jas. J. Gallagher, Buffalo, N. Y.	525.00
Helen Marshall, Oakland, Calif.	400.00
Jno. Nevins, Patterson, N. J.	800.00
Jno. R. May, Labaddie, Mo.	1,100.00
Gardner S. Clayton, Chicago, Ill.	2,300.00
Chas. L. McMasters, Tuscola, Ill.	2,300.00
Silas L. Devens (Old Age Disability), Chicago, Ill.	120.00
Ellis H. Sparling (Old Age Disability), Chicago, Ill.	100.00
David M. Vannice (Old Age Disability), Logansport, Ind.	105.00
Ezekiel Keller (Old Age Disability), Masillon, Ohio	50.00
Wm. Brumbaugh (Old Age Disability), Huntington, Ind.	60.00
Geo. H. White (Old Age Disability), Evansville, Ind.	60.00
Henry Borgmann (Old Age Disability), Cincinnati, Ohio	50.00
Mary Graham (Old Age Disability), Muskegon, Mich.	60.00
Sophronia L. Alexander (Old Age Disability), Wabash, Ind.	60.00
Michael Habig (Old Age Disability), Indianapolis, Ind.	50.00
Henry Haury (Old Age Disability), Lebanon, Ill.	50.00
Annie Morrissey, Chicago, Ill.	1,000.00
Josephine Brim, Burwell, Neb.	1,400.00
Isaac O. Bachtel, Auburn, Ind.	1,800.00
Thomas Nolen, Mason City, Iowa	900.00
Marks D. F. Crume, Wabash, Ind.	550.00
Sarah Dice, Canton, Ohio	1,200.00
Emma Muegel, Buffalo, N. Y.	800.00
Michael Corcoran, Geneva, N. Y.	2,000.00
Joseph Welte, David City, Neb.	1,800.00
Sarah M. Davis, Delphi, Ind.	500.00
Total	$ 35,180.00

Death and Disability Claims Paid in Class B for September 1916

Jos. Weiss, Passaic, N. J.	$ 1,000.00
Emma Loftus, Evansville, Ind.	1,000.00
Jos. H. Eckelkamp, Bellevue, Ky.	1,000.00
Gertrude I. App, Elkhart, Ind.	400.00
Gertrude A. Reishach, Meadville, Pa.	500.00
Jessie M. Tibbitts, Clevland, Ohio	1,000.00
Clarence Mertens, Danville, Ill.	1,000.00
Mayme Voelker, Indianapolis, Ind.	500.00
Edna Robinson, Decatur, Ill.	750.00
Ida B. Esken, East Liverpool, Ohio	500.00
Ethel Gordon, Decatur, Ill.	1,000.00
Claude Gentry, Tennyson, Ind.	500.00
Mary M. Howard, Council Bluff, Iowa	1,000.00
Elizabeth Szabo, Passaic, N. J.	973.45
Josie H. Stubblefield, Kennett, Mo.	1,000.00
Frank K. Durbin, Granite City, Ill.	1,000.00
Lillie A. Cady, Marion, Ind.	796.16
Annie L. Gilbert, Lawrenceville, Ill.	800.00
Mary A. Henry (Old Age Disability), Tacoma, Wash.	50.00
Jno. N. Loop (Old Age Disability), Kokomo, Ind.	150.00
Susan A. Bence (Disability), Grandview, Ind.	200.54
Mary S. Evans, Henderson, Ky.	500.00
Jessie Highlen, Bluffton, Ind.	500.00
Edw. L. Allbright, No. Chicago, Ill.	500.00
Livonia A. Lasater, Cardwell, Mo.	1,200.00
Jno. E. Wold, Minneapolis, Minn.	700.00
Herman Stucker, St. Louis, Mo.	1,000.00
Wm. W. Thomas, Waukegan, Ill.	1,000.00
Alvin L. Hayward, Passaic, N. J.	1,000.00
Harry C. Wilson, Springfield, Ohio	1,000.00
Beulah M. Leatherman, West Liberty, Ill.	1,000.00
Wm. H. Blocker, St. Francis, Ark.	1,000.00
Jno. C. Wheat, Edwardsport, Ind.	1,000.00
Jasper Newman, Roseland, La.	480.75
Hilda M. Ashman, Detroit, Mich.	500.00
Era M. Levy, Houston, Tex.	1,000.00
Geo. A. Johnson, Moberly, Mo.	500.00
Bryan D. McManus, St. Louis, Mo.	1,300.00
Margaret S. Craig, Chicago, Ill.	1,400.00
Josiah C. Copeland, Chariton, Iowa	1,789.10
Jas. H. Gething, New Kensington, Pa.	250.00
Jno. Pudig, Jr., St. Louis, Mo.	1,200.00
Royal Cissna, Tennyson, Ind.	500.00
Jas. H. Wilhite, Owensville, Ind.	1,296.06
McFarren Davis, Paris, Ill.	1,000.00
Frank Crandall, Paris, Ill.	2,184.60
Hester A. Ludlow (Old Age Disability), Benton Harbor, Mich.	100.00
Nancy L. Hawley, Mt. Carmel, Ill.	500.00
Ernest C. Moser, Cleveland, Ohio	1,200.00
Anna K. Arthur, Fullerton, Neb.	1,600.00
Frank J. McCann, Detroit, Mich.	1,000.00
Jno. C. Hunter (Old Age Disability), Taylorville, Ill.	180.00
Jno. R. See (Old Age Disability), Clinton, Ill.	244.50
Louisa Starr (Old Age Disability), Fairmount, Ind.	143.10
Mary K. Sayles, Springfield, Ill.	1,400.00
Patrick Smith, Paterson, N. J.	1,000.00
August Steiner, Louisville, Ky.	1,000.00
Ernest L. Dennis, Cleburne, Tex.	1,000.00
Barbara Weise, Festus, Mo.	200.00
Total	$ 48,488.26

Total Paid to Beneficiaries Since Organization	**$15,270,674.68**

Fraternally submitted to T. B. H., JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, October 16, 1916,

Elston National Bank, Crawfordsville, Indiana	$ 140,406.21
First National Bank, Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Crawfordsville, Indiana	5,000.00
Crawfordsville State Bank, Crawfordsville, Indiana	10,000.00
Crawfordsville Trust Co., Crawfordsville, Indiana	5,000.00
Farmers & Merchants' Trust Co., Crawfordsville, Indiana	5,000.00
Citizens' National Bank, Evansville, Indiana	10,000.00
Real Estate (Old Home Office)	15,971.15
Real Estate (Home Office)	186,597.63
Real Estate (Adjacent Property)	24,221.80
Invested in First Mortgage Loans	168,100.00
Invested in Municipal and County Bonds	891,984.32
Cash in Office	50.00
Total Assets	$1,467,331.11

Fraternally submitted in T. B. H., S. E. VORIS, Supreme Keeper of Tribute.

CHRISTMAS NUMBER

The CHARIOT

OFFICIAL ORGAN OF THE SUPREME TRIBE BEN-HUR

Vol. XXI Crawfordsville, Indiana, December, 1916 No. 12

TRIBE OF BEN-HUR

DECEMBER, 1916

"VORIS MONTH"

An appropriate Christmas Gift for Mother or wife is a Beneficial Certificate in the Tribe of Ben-Hur.

Each member is urged to secure the application of one friend for December.

Hon. S. E. Voris, Supreme Keeper of Tribute

December should be the Greatest month of this special series of Campaign Months.

This month should be a fitting close of the greatest year in the history of Ben-Hur

Special December Campaign

IN HONOR OF OUR SUPREME KEEPER OF TRIBUTE

December, 1916, should be the best month in the history of Ben-Hur. Special Application Blanks have been sent to our Deputies and Field Workers. Now is the opportunity to prove your loyalty and devotion to the Society, by securing the application of your friends for membership in the Tribe of Ben-Hur.

SPECIAL VORIS MONTH

We hope every application blank will be filled and returned to the Supreme Office by December 31, 1916

Better Business and Social Management of the Local Lodge.

The following paper was presented by our Supreme Chief, Dr. R. H. Gerard, before the Fraternal Congress of Texas, at their Fifteenth regular session held at San Antonio November 14 and 15, and offers such a practical solution for many of the difficulties confronting our Fraternal Beneficial Societies that we give it herewith for our Workers and Members:

The greatest asset of the Fraternal Beneficial System is the local Lodge. In direct ratio as we improve the business and social management of these local bodies, will be the improvement of the System as a whole. With the advent of adequate rates in our Fraternal Societies, the cry was raised that fraternalism was giving way to commercialism, and there has, undoubtedly, been an apathy among the large and hitherto most prosperous local bodies of the societies which have made an effort to put their memberships on more or less adequate rates. In other words, we who have gone through the fight must admit that there has been a trend in the last twelve years, away from the Lodge System. One of our leading fraternalists, by a series of questions propounded to the heads of fraternal societies which have gone through rate readjustments, set forth in a very admirable paper based on the data he collected, the fact that our experience has been fairly uniform in regard to the change in the fraternal portion of our System.

This condition is a natural one, however, but one which I regard in no way, serious. It demonstrates to my mind but one thing, and that is, that as heads of these societies, we must pay more attention to the business and social management of these local bodies. I do not mean by this, that we must all, necessarily, revise our Rituals, and fill them fuller of beautiful platitudes and inspiring charges, but we should be able to increase the efficiency of these local bodies and inject into them, more of the elements of service to the communities in which they are located. This is an age of efficiency and organization. Organization is the biggest element in present-day progress in all lines of endeavor, whether social, commercial, or spiritual.

We will never have one universal church, as we will, undoubtedly, always have different creeds and sects, and yet, the Brotherhood movement among the churches in the last few years, has been a great element in breaking down the barriers that formerly existed between the churches. This development of the social life of the church has not diminished the need or value of the Lodge, but has enhanced it. Their lines do not conflict. A big, new day is open to the fraternities under the Lodge System, very much along the same lines that the church has developed.

The Benefit Orders, through their insurance plans, through sick and accident features, through principles of thrift and saving, are becoming more and more identified with the business and social life of the community. Old bariers among the Fraternal Orders are disappearing, and we see them now, engaged in joint Memorial Day observances and banding together for Mutual help and protection, and we do not see this confined to the community, as evidenced by the result of their mutual coöperation along legislative and political lines. Verily, a new day is dawning in the fraternal world. The question now arises, how can we, as officers of these societies, best use our influence in increasing the efficiency of these local bodies. To my mind, the most important thing which is within our grasp, in which to make improvement, is the personnel of the secretaries of our local organizations: the men and women who occupy the pivotal position in the local Lodge. The Secretary, or Finance-keeper, or whatever high-sounding title you give him, is the man or woman who is better known than any other officer, and who meets the membership in a direct, or indirect, way, at least once a month. The more and more I see of the workings of our great System, I am more and more convinced that the Supreme, or Ruling Body should have greater authority in the selection of this local officer. I do not mean by this, necessarily, that we should rob the local Court of its petty politics, which is always an interesting game, but that we should see in diplomatic ways, that the right man or woman, as near as is possible, is selected in each local Lodge for this important position.

We should display more care in the employment of our deputies. This is an old subject, but like religion, we cannot preach too much of it. A local Lodge, in the majority of cases, is no better, or never will be any better, than the way it was started. We should employ deputies, therefore, who are not only honest and industrious, and have in them the elements of success, but men who have discriminating tastes, as well as men of high ideals and men who will solicit a good moral class. I believe the weakest point in our Fraternal System has been the method of compensation. By the commission plan of payment, we immediately put a price on quantity, instead of quality, and worse yet, a price on the easiest class of people to write—the poor or impaired risks. I am satisfied that our fraternal societies get more of these impaired risks than any other System of insurance, partly through our lack of inspection as employed by the Old Line Companies, and partly through the influence of the brothers and sisters in the Lodge, whom the local Medical Examiner is always anxious to please.

I do not want to say anything derogatory to our Medical Examiners, or the profession to which I belong, but there is, undoubtedly, an inherent weakness in that phase of the work, due largely, to the small fee we are willing to pay our Examiners, and due to the reputation for cheap insurance which still clings to the System. We are going through an evolution in our System which is slow, but *sure*, in our onward march towards perfection. We have all been so busy with our individual troubles, that we have had very little time to stand off and view the larger problems of the System as a whole, and it will only be after we have all cleaned our own houses and put them in shape for the future, from a financial standpoint, that we can handle these larger problems successfully. These State Fraternal Meetings, and our own National Body, are great clearing houses in which we can meet and learn, and trade experiences: I believe that the time is coming when we will divorce the fraternal element of our societies more from the insurance element.

By this, I do not mean that we will discard the Lodge System. We hear much in these days, of the passing of old forms and customs among the Fraternal Orders, and that the Lodge System is a relic of barbarism. We have seen some societies practically abandon the lodge idea, and proclaim to the world that the local Lodge is excess baggage, expensive and ridiculous, and we have the extreme case of the Michigan Society, which not only has not a Lodge System, but wants a law passed, refusing the right of Fraternal Beneficiary Societies to have a ritualistic form of government. The Lodge is an institution so firmly established, among all nationalities, that it will never cease to exist. We will always have the secret words, signs and ritualistic forms so dear to the hearts of the worshippers at the shrine of Fraternity, and it behooves us, therefore, to cater to the desires of the people along this line, and improve the lodge work as we have never done before. By the divorcing of the Lodge System from insurance, I mean that we should improve our Lodge System to such an extent that members will be attracted to our ranks as they are to Masonary, and other distinctive Fraternal Organizations, and the insurance feature shall be to them, a separate and distinct consideration. To my notion, the finest example of this kind in the country, is the Knights of Pythias, with its insurance department. I hold no brief for this Organization, except that I am an insured member of it. In order to take advantage of its insurance plan, you must, of necessity, be a member in good standing of some subordinate Lodge. Their insurance work is, therefore, confined to their members.

The matter of insurance is a business proposition, and should be held separate and apart from our fraternal work. I do not mean by this, that our deputies should not talk the insurance feature, but I think we should avoid the extremes to which we have gone in placing insurance ahead of the fraternal feature. Some of our Societies have tried to exclude the purely social member, by confining the social membership to members who are not eligible for insurance, either from age or disability. I know from experience, that there is a great deal in the contention that social members are not profitable to the Society, and that many members who join only for social purposes, would take the insurance if compelled to do so; and yet, I believe that we are hampering the growth of our Orders as fraternal societies, by paying so little attention to the Fraternal, or social, part of our Organizations.

I am looking forward to that golden future when we will all have solved our rate problems, and will have attained such a safe financial position that the discussion of rates, and other matters pertaining to the business side of our Institutions, will find no part in the workings of our Lodge System, and as Managing Officers, and Directors, we can give more of our time to the development of the fraternal side of our societies. When this time comes, it will not be a question with the public of selecting the society in which they can hold their protection the cheapest, but a question of joining that particular society in their locality which is represented locally by a Lodge which is capable of rendering them and the community the most efficient service, as well as affording them safe insurance protection.

A good Christmas Gift is a Beneficial Certificate in the Tribe of Ben-Hur.

Guide Your Boy Now

Keep him on the road that leads to the highest citizenship. This is a good time to think of your boy. If you do not look after him in the right way some one will do it in the wrong way.

Teach your boy to follow in the footsteps of his father, to respect the law, to obey his parents, to regard the rights of all men, to honor virtue, to respect womanhood and to depend upon no one but himself for advancement.

Teach him that the Golden Rule of life will be found in the Ten Commandments They are short. They have survived the ages. They stand today unchanged and unchallenged.

They comprise the first great written law given by God to man. Before these few commandments all man made laws fade into insignificance. Teach them to your boy. There is danger ahead if you do not.

The boys of today are to be the men of tomorrow. The destinies of the American people are to be in the hands of their sons. If the boys are taught respect for the law (both human and divine), obedience to authority, manly independence and the fear of God this great nation will be a noble monument to man's capacity for self government and self control at a time when all the world is a seething cauldron of unrest, unreason and disbelief.—*Exchange.*

Now is the time to take membership. Tomorrow may be too late. Upon today's decision may depend whether you will be one to be accepted or rejected.

Future Widows

Contained in an ordinary daily newspaper recently was the greatest sermon on life insurance ever written. Incidentally it was also the shortest, and oddly enough it was not intended to be a sermon at all. It was just a mere item among others, under the heading, "Activities of Women." Only a dozen words all told, but startling in their significance. Read them and ponder: "There are over 3,000,000 widows in this country working for a living."

Could there be a stronger argument for live insurance than this bare statistical fact? Approximately three per cent. of the entire population, of former wives, each of whom some man vowed to protect and provide for, thrown upon their own resources, and in many cases with the added burden of children to support. What a lesson and warning to the man who, having assumed the responsibility, shirks it by neglecting, postponing, or absolutely refusing to provide the only certain safeguard known!

Here is food for thought, Mr. Man with a family. Keep it in mind while you are putting the solicitor off with those ancient excuses that are responsible for 3,000,000 widows working for a living. Cut out the excuses for once and think. Your widow is not earning her own living, not yet, and you may think you are on the high road to Easy Street, but what do you know about next year? Riches take wings and angels are said to wear them. A new harvest of husbands is garnered and goes to Heaven, or somewhere, every twelvemonth, and the fact that you are in good health today is no criterion for even next week.

Life insurance is the "City of Refuge," and if you would be safe you cannot get there too quickly. Insidious Disease and Old Mortality are a great working team. They're on the job every day in the year.—*Spectator.*

Use This Warning

An educational magazine recently printed the story of a teacher. The main facts in the case were these:

The young man married before completing his studies. His wife, as anxious for her husband's success as he was himself, helped in every way possible that he might finish his college course. Their desire was that by their doing this he would have an efficient equipment that would command a good salary.

In course of time he graduated and secured a position as head of a normal school in a western city. He and his wife and the little girl, a few months old, made the long journey and the work in the new field began.

He was entirely successful. His salary was increased the second year and a few hundred dollars put into a piece of land, on which they planned to build the following year.

Then, in the midst of all this happiness and prosperity, the young man ate some fish and died of ptomaine poisoning.

Among the young man's papers there was found an insurance policy for $10,000 that had been submitted to him. And attached to the policy was the copy of a letter he had written to the company, saying that until he had paid for his house he would defer the life insurance.

All of which goes to show that future plans are not present protection. The young man thought the cost of the policy would be too great a sacrifice. But, alive and well, what sacrifice is not worth making to protect a young wife and baby?

In the opinion of men who have made a close study of life insurance, there are many people who do not need it, who can, in some other way, better provide for their dependents. But the one test for a man to apply, situated as this teacher was, is this:

How will it fare with my family if I should die tonight? The answer to that question solves the problem of what to do.—*Ex.*

A good Christmas Gift is a Beneficial Certificate in the Tribe of Ben-Hur.

Prize Winners, "Snyder Month" October, 1916

C. O. SHRYOCK
FOURTH PRIZE
W. S. GAYLE
SECOND PRIZE
L. M. HUNDLEY
FIRST PRIZE
E. B. VERNON
THIRD PRIZE
F. P. POTTER
FIFTH PRIZE

The following is the list of "Prize Winners" together with amount of new business written during the month of October, 1916

Prize	Amount
1st Prize $100.00, L. M. Hundley, Illinois,	$58,500 New Business
2d Prize $50.00, W. S. Gayle Ohio,	$41,250 New Business
3d Prize $50.00, E. B. Vernon, Mississippi,	$40,000 New Business
4th Prize $50.00, C. O. Shryock, Missouri,	$40,000 New Business
5th Prize $50.00, F. P. Potter, Texas	$37,100 New Business

Workers Deserving Special Mention

Name	Amount
J. E. Daly, Tennessee	34,250
I. H. McCarty, Iowa	32,500
A. C. Utterbeck, Illinois	29,500
F. R. Hanson, Ohio	28,000
T. B. Leszczynski, Illinois	26,500
Mrs. Louisa J. Rittenhouse, Oklahoma	24,000
E. B. Gayle, Ohio	22,000
A. L. Gurney, New York	20,500

The Following Deserve Honorable Mention

Name	Amount
H. V. Petty, Arkansas	19,000
A. P. Crooker, Iowa	18,500
A. L. Carver, Georgia	17,000
Hugo Sternfeld, New York	17,000
F. W. Meyers, Lousiana	15,750
A. L. Richardson, Illinois	15,500
Mrs. Ollie B. Kenyon, Iowa	15,500
G. A. Henson, Mississippi	13,500
W. V. Freeborn, New York	13,250
W. E. Wilde, New York	12,500
Charles Lee, Nebraska	12,000
Ed. Wilson, Arkansas	11,500
Michael Abrahams, Pennsylvania	11,000
Mrs. Cora Johnson, Nebraska	11,000
Henry Gates, Nebraska	11.000
Alex Golden, Mississippi	11,000
C. E. Williams, Illinois	11,000
Miss Dorothy Zimmerman, West Va.	10,500
F. F. Broughman, Ohio	10,500
Miss Frances Giles, Mississippi	10,000
R. H. Crawford, Mississippi	10,000
J. L. Crawford, Illinois	10,000

BEN-HUR LEADING

(By Dr. R. H. Gerard, Supreme Chief.)

The Tribe of Ben-Hur has made wonderful progress in its twenty-two years of existence. It was a pioneer in admitting to membership both men and women upon equal terms; it was one of the leaders in adopting an adequate rate. We are taking the lead in putting our Local Court work on a higher plane and making its Fraternal Features a possible actuality to each and every member. Henceforth it is our desire to have the best thought of the entire membership working on the problem of efficiency in our Local Court affairs. We have passed through much that is undesirable in Local Lodge work since the beginning of Fraternal Insurance Societies. The same is true of Ben-Hur, but now that we have our business affairs well in hand we should turn our attention to this much neglected part of our work,—the Local Courts.

I have just returned from the Texas Fraternal Congress, where one whole day was spent discussing Local Lodge work. The work of our largest Court in that state—Lone Star No. 1 of Ft. Worth—was the subject of much discussion and of favorable comment. The discussions in the Texas Fraternal Congress brought out some very definite principles to be followed in the management of a Local Court to obtain best results. I was especially pleased with the following simple ideas:

1. Fraternalism consists in helping some one.
2. Something should be said or done at each meeting to help the members attending.
3. The Local Court should consider the members' mental, physical, and economic welfare and should plan its work for their improvement along these lines.
4. A definite plan of action covering the work for a six months' period is necessary to carry out these suggestions.

Conforming to these principles, I want to suggest to all Chiefs elected this month that they select and have appointed at once a committee of five or more members to make up and have printed a number of KALENDARS,—about twice as many as there are members in the Court, covering their work in detail for the January-June term of 1917. This KALENDAR should be a four-page folder four by six and a half inches. On the first page should be printed the words, KALENDAR OF ———— COURT, NO. —, TRIBE OF BEN-HUR, JANUARY-JUNE, 1917. Below this put the names of the Chief, Scribe, and Trustees. The second and third pages should contain the dates of each meeting, also the subjects for discussion, to gether with the person selected as speaker, the musician for the evening, etc. On the back page may be placed a few Talking Points about Ben-Hur or helpful quotations along the line of our work.

If the Courts can afford it I think it would be well to give an Efficiency Prize to the member who has done the most efficient service during the term. Count all good work such as attendance, committee work, officers' work, getting new members, giving the glad hand at Court meetings, in fact, boosting and building for a better and bigger Court. The Efficiency Prize need not cost more than a dollar. Subsequent KALENDARS should have the names of the Efficiency Prize Winners printed on the first page. The Musicians will have to appear on the KALENDAR oftener than the speakers and they too should be given time to prepare their work. Readings and Recitations are also desirable.

The Kalendar has many advantages of which you will readily note the following:

1. Better attendance at Court meetings.
2. The members learn more about Ben-Hur and Fraternal Insurance Work.
3. The Deputy can do much better business by presenting his prospective members with a copy of the Court's KALENDAR.
4. More members will work and feel a personal interest in the Court.

The Editor of THE CHARIOT will be glad to have a copy of your Kalendar. The following subjects are suggested as desirable for papers, discussions or addresses for 1917:

Jan. (?)—Initiations. Have We Made Progress? (The Retiring Chief. Music.
Jan. (?)—Trustees' Report. Installation of Officers. Chief's Address. Music.
Jan. (?)—Initiations. Profitable Expenditures for the Court. Music.
Jan. (?)—Our Four Forms of Certificates. Music.
Feb. (?)—Initiations. A Talk on Preventive Medicine. Music.
Feb. (?)—Advantages in Having Men and Women in the Same Court. Music.
Feb. (?)—Intiation. Washington's Birthday Celebration. Music.
Feb. (?)—How Shall We Improve Our Ritualistic Work? Music.
March (?)—Initiations. Annual Roll Call and Twenty-Third Anniversary Celebration. Music.
March (?)—Our Fraternal Duties. Music.
March (?)—Initiations. Causes of Lapsing. Music.
March (?)—What is an Adequate Rate? Music.
April (?)—Initiations. The Ideal Court Teacher. Music.
April (?)—What Constitutes a Good Court Worker? Music.
April (?)—Initiations. The successful Presiding Officer. Music.
April (?)—Progress in Fraternal Insurance Work. Music.
May (?)—Initiations. Advantages of Fraternal Insurance Over Old Line. Music.
May (?)—Duty of a Trustee. Music.
May (?)—Initiations. Early Symptoms of Tuberculosis. (By the Medical Examiner.) Music.
May (?)—Good and Bad Practices in our Parliamentary Procedures. Music.
June (?)—Initiations. Nominations. The Origin of Fraternal Insurance. Music.
June (?)—How Can We Improve Our Work? Music.
June (?)—Women as Fraternalists. Music.
June (?)—Election of Officers. Voting on Prize Winner. Presentation of Efficiency Prize. Music.

Additional work for this term includes the Memorial Service and a Children's Day Celebration.

SOMETIMES it is difficult for a person to determine upon a certain course when his many friends do not share his belief in the course pursued. Lincoln gave expression to this kind of problem with reference to his policy in the conduct of the war, and said: "I do the very best I know how, the very best I can; and I mean to keep doing until the end. If the end brings me out all right, what is said against me won't amount to anything; if the end brings me out wrong, ten angels swearing I was right would make no difference."

Read your Chariot every month.

THE CHARIOT

Published monthly by the Supreme Tribe of Ben-Hur, Crawfordsville, Indiana

Office of
THE SUPREME TRIBE OF BEN-HUR
Crawfordsville, Indiana

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DECEMBER, 1916

"I wish—that friends were always true
And motives always pure;
I wish the good were not so few,
I wish the bad were fewer."

A good Christmas Gift is a Beneficial Certificate in the Tribe of Ben-Hur.

HE who feels that luxurious entrenchment is better than Work is mistaken. Nothing is so desirable as Work. Nothing contributes to real pleasure so much as honest Work.

WE regret that in the November CHARIOT the name of Thos. J. Hillard, Marshall, Texas, was omitted from the list of Deputies entitled to Honorable mention, as Brother Hilliard of Texas had secured $16,000 of new business during "Gerard Month."

IN this issue of THE CHARIOT we give the half-tone of the Arkansas Ben-Hur Congress, which was held at Jonesboro, Arkansas, Tuesday, October 24, but regret we did not receive an account of the affair for publication. We are advised by our Supreme Chief that it was a very successful and helpful meeting of the Congress.

WE are pleased to note that Brother L. M. Hundley is winner of the first prize for "Snyder Month," as he was the originator of the "Special Supreme Officers' Campaign," and it was upon his suggestion at the meeting of the Field Workers at the close of the Supreme Meeting last June that this movement was inaugurated, to have a certain month set aside for each of the Supreme Officers. The continued success of Brother Hundley in a small territory under his management attests his ability as an organizer and successful promoter. Each month he is sure to have his full share of business, and it is always from among the very best class of people.

ON page 3 of this issue of THE CHARIOT is given the Prize Winners for "Snyder Month," October, 1916. It is gratifying to note that a number of the successful deputies in the work for September are also enrolled for the month of October. We shall watch with much interest the results for November, which is "Davidson Month," and the list of the Prize Winners will be given in the January CHARIOT, showing the work accomplished during Davidson Month. From the momentum gained by the three preceding Special Months, we are expecting that "Voris Month," which is December, will be the best record the Supreme Tribe has ever made in any one month, and Brother Voris is leading an aggressive campaign with our field workers.

A good Christmas Gift is a Beneficial Certificate in the Tribe of Ben-Hur.

Per Capita Tax

Each Social member and each Beneficial member of Class A will be required to pay a per capita tax of seventy-five cents to the Scribe of his or her Court on or before the 25, day of this month, and failure to make this payment and have it forwarded to the Supreme Scribe will forfeit membership in the Order. **Class B members are not required to pay any per capita tax.**

"THERE is no need to worry. When God shuts a door, He opens a window." A world of sunshine and hope is epitomized in this Italian proverb.

Christmas Greetings

Christmas has come again, with all its joyous privileges, with its sweet memories and loves that are pure. How much does the Christmas of 1916 bring to every American citizen? Our land is blest with "Peace and Plenty" and although half the world is at war, Christian America stands for "Peace on Earth, Good Will to Men." Let every American citizen be glad on Christmas Day, for it was this Day of Days when the angels sang above the fields of Bethlehem, as the Babe lay in the lowly manger. The Day when the simple Shepherd's hearts were filled with joy. The Day when the Wise Men came on camels and their long journey ended. From that first Christmas Day, man has been steadily climbing higher and higher with his face turned toward that Light, and in the glory of its rays has grown more divine and Christlike.

Men may differ in their religious beliefs, but all the civilized world joins in doing reverence to the Babe of Bethlehem, and today wise men pay reverence to Him as they did when the stars sang in unison that first Christmas Morn on the frosty hills of Judea.

Christmas brings to every household its annual message of joy and peace and good will. The dear old story of Bethlehem comes to us o'er and o'er. Again and again we hear the angels sing to us the glad songs of holy welcome. Prince and pauper, sage and shepherd, stranger and kinsman, everywhere unite in the celebration of the world's greatest birthday. Christmas so universally celebrated finds its chief joy in bringing happiness to others, and it is because of this spirit that Fraternalism is made so potent a factor in our national affairs. America has reached its highest point of perfection in this spirit of Fraternalism. The millions of dollars paid to the widows and orphans as our beneficiaries, are but the manifestations of the true Christmas spirit, as exemplified by loyal fraternalists.

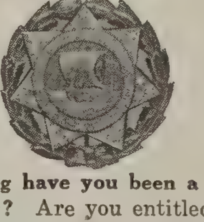
Christmas is the time for passing the loving-cup from hand to hand; it is the time for gayety and good cheer; for saying kindly things; for giving and receiving; for finding out the best in our neighbors and trampling down the worst in ourselves. It is the time to forget self and become lost in the larger life of humanity. Let each of us take from this Christmas festivity an inspiration to work better, think better, act more kindly, exercise more patience. This is the truest expression of appreciation for the blessings of Happy Christmastide.

It is in this spirit The Chariot extends its Christmas Greetings to all members, and may a Happy and Holy Christmas be yours, may the Peace and Love of this holy season shine as a halo about you to brighten, cheer, and bless you throughout all the year.

"Put the true Christmas spirit
Into everything you do,
Then you'll find it will be Christmas
In your heart, the whole year through."

A good Christmas Gift is a Beneficial Certificate in the Tribe of Ben-Hur.

"21 Years Service" Emblem



How long have you been a member of Ben-Hur? Are you entitled to this special badge of honor, representing twenty-one years of continuous loyal service as a member of the Order?

This is a beautiful emblem, the exact size of the cut, consisting of a sterling silver seven pointed star, with Galley in relief in the center, and the words, "Twenty-one Years Service." In each of the seven points of the star, are three small stars in relief, making up the number twenty-one. Back of the star, is a solid gold laurel wreath, as an emblem of honor.

This emblem can be purchased by Courts or individual members entitled to same, through the Home Office, for the small cost of $4.00. Here is a chance for some of our Courts to reward their old and faithful members with fitting presentation services. For more particulars, and price in quantity, address R. H. Gerard, Supreme Chief, Crawfordsville, Ind.

Now is the time to take membership. Tomorrow may be too late. Upon today's decision may depend whether you will be one to be accepted or rejected.

WE are all familiar with the old adage that "Life is what we make of it." This applies with equal force to Societies. They are what we make them. They can either be a power for good in their local and general operation, or they can be the source of no end of bickering and strife. They can be made the source of encouragement to those members bowed by the burdens which have attached to them, or they can make these burdens even heavier.—*D. of H. Journal.*

Change of Address

We have received many complaints from members stating they do not receive THE CHARIOT, and we feel that this is not wholly our fault. Members change their address, but do not notify the publishers of THE CHARIOT. Members changing their address should immediately notify the Editor of THE CHARIOT, giving the name and number of the Court in which they hold their membership with their new address. It is impossible to change the address on the mailing list unless we have the name and number of the Court, as among 100,000 names without some guide, it would be a stupendous undertaking to locate any one name.

We desire that each member receive THE CHARIOT regularly each month as the official notice and other matter is of vital importance to the member, and any member failing to receive THE CHARIOT should fill out the blank on page seven and mail to the Editor.

The Christmas Tree

The custom of decking our houses, shops and churches with evergreens at Christmas time is derived from a practice which prevailed centuries before the birth of Christianity. The ancient Romans, the Druids, the Scandinavians, the Celts and even the Jews used evergreens in their religious ceremonies, and while, for a time, such decorations were forbidden as a pagan custom, the love for them was so universal that it was not long before they were again in use.

The impressive adoption of the beautiful symbolism of the ancients is still further exemplified in the Christmas tree. Whether of pagan or Christian origin, every object upon the Christmas tree symbolizes some poetic tradition or religious idea.

Election of Officers

During the month of December each of our Courts will elect Officers, and we wish to impress upon each member the necessity of selecting competent and capable people to fill the various offices. Where the services of Officers have been satisfactory and successful, we would advise their re-election, but where they have been negligent in their duty, or their personal business obligations have been so pressing that they have not been able to give sufficient time and attention to the work required, we would advise that others be elected to fill their places. Popularity should not enter into the selection of members to fill the various offices. Each office should be filled by members who are best qualified to perform the duties in an efficient manner.

None but beneficial members can be elected to the office of Chief, Judge, Scribe, Keeper of Tribute, or Trustee, and no member can hold more than one elective office in a Subordinate Court at one and the same time. Nominations may also be made upon the night of election. The failure of the Scribe to make reports properly and promptly has defeated some Courts from securing honors which have been fairly and honestly won by the live members and interested workers in the Court, but the failure of the Scribe to send reports promptly, as required by the Laws of the Order, has forfeited these honors. In every instance, where the Scribe has given a poor, negligent service, some other more competent member should be elected to this very important office. Before the newly elected officers can be installed, it is necessary that the Auditing Committee audit the books and accounts of the Scribe and Keeper of Tribute, making written report to the Court, and settlement must be made and approved by vote of the Court before the newly elected successors in office can be installed.

Roll of Honor

The Roll of Honor is made up by States, the Courts being grouped in consecutive order for each State according to the number of Beneficial members in good standing on the 15th day of November, 1916.

Only such Courts as have 100 or more Beneficial Members in good standing are given in this list.

New York

1	**Star of B'thleh'm 37, Buffalo N. Y.**	**1507**
2	Empire City No. 84, New York, N. Y.	434
3	Palestine No. 2, Olean, N. Y.	365
4	Genessee Valley, 18. Rochester N.Y.	213
5	Jefferson No. 24 Watertown, N. Y.	188
6	Electric City, No.75, Schenectady, N.Y.	153
7	Balthasar No. 77, Troy, N. Y.	120

Indiana

1	Ben-Hur No. 15, Ft. Wayne, Ind.	1209
2	Balthasar No. 9, Crawfordsville, Ind.	762
3	Crescent City No. 122, Evansville, Ind.	637
4	Simonides No. 1, Crawfordsville, Ind.	607
5	Esther No. 4, Terre Haute, Ind.	552
6	Marion No. 48, Marion, Ind.	433
7	Princeton No. 48, Princeton, Ind.	326
8	Washington, 169, Washington, Ind.	317
9	Malluch No. 45, Vincennes, Ind.	312
10	Vigo No. 126, Terre Haute, Ind.	298
11	Kendallville No. 20, Kendallville Ind.	290
12	Huntington No. 68, Huntington, Ind.	268
13	Star No. 277, Indianapolis, Ind.	251
14	Aldebaran No. 16, Peru, Ind.,	249
15	Castalia No. 13, Muncie, Ind.	242
16	Elkhart No. 72, Elkhart, Ind.	233
17	Vanderburgh No. 127, Evansville, Ind	228
18	Beech Tree No. 211, South Bend, Ind.	222
19	Evening Star, No. 231, Evansville, Ind.	218
20	Orontes No. 77, Shelbyville, Ind	217
21	Decatur No. 156, Decatur, Ind.	213
22	Queen City, No. 153, Marion, Ind.	199
23	Oolitic, No. 54, Bedford, Ind.	199
24	Columbia City 92, Columbia City, Ind.	198
25	South Bend, No. 41, South Bend, Ind.	195
26	Isis No. 32, Anderson, Ind.	195
27	Kokomo No. 33, Kokomo, Ind	194
28	Richmond, No. 42, Richmond Ind.	190
29	Logansport No. 233, Logansport, Ind.	189
30	Chariot No. 38, Lafayette, Ind	174
31	Antioch No. 12, Garret, Ind.	173
32	Maple City No. 125, LaPorte, Ind.	156
33	Boonville No. 59, Boonville, Ind.	155
34	Vincennes No. 243, Vincennes, Ind.	154
35	Germania No. 165, Evansville, Ind.	145
36	Corydon, No. 184, Corydon, Ind	133
37	Greencastle No. 102, Greencastle, Ind.	133
38	Hartford City, 36, Hartford City, Ind.	127
39	Bismarck No. 134, Terre Haute, Ind.	126
40	Progressive No. 166, Hammond, Ind.	118
41	Sandborn No. 67, Sandborn, Ind	116
42	Evansville No. 10, Evansville, Ind.	114
43	Owensville, No. 104, Owensville. Ind	109
44	Rigel No. 86, Michigan City, Ind	106
45	Bluffton, No. 7, Bluffton, Ind	106
46	Harmony No. 304, Logansport, Ind.	106
47	Jewel No. 334, Michigan City, Ind.	105
48	Tennyson No. 203, Tennyson, Ind.	105
49	French Lick No. 200, French Lick, Ind.	100

Kentucky

1	Kentucky No. 11, Louisville, Ky	1033
2	Jehovah No. 4, Louisville, Ky.	370
3	Henderson No. 3, Henderson, Ky.	255
4	Ludlow No. 9, Ludlow, Ky.	233
5	Covington No. 2, Covington, Ky	154
6	Ilderim No. 14, Louisville, Ky	127
7	Newport No. 1, Newport, Ky.	114

Ohio

1	Portsmouth No. 109, Portsmouth, O.	991
2	Forest City No. 15, Cleveland, O	602
3	Ilderim, No. 1, Dayton, O.	559
4	Esther No. 4, Hamilton, O.	427
5	Washington No. 43, Toledo, O.	356
6	Canton No. 57, Canton, O.	343
7	Lew Wallace No. 189. Dayton, O.	304
8	Crockery City No. 111, E. Liv'r'l, O	296
9	Lincoln No. 23, Lima, O.	283
10	Toledo No. 34, Toledo, O.	228
11	Springfield No. 31, Springfield, O.	218
12	Ben-Hur No. 7, Findlay, O.	209
13	Mars No. 151, Cincinnati, O.	190
14	Balthasar No. 3, Cincinnati, O	165
15	Butler No. 99, Hamilton, O.	172
16	Lincoln Heights No. 112, Cleveland	153
17	Bellefontaine No. 12, Bellefontaine, O.	110
18	Ithamar No. 8, Marion, O.	110
19	Sidney, No. 19, Sidney, O.	107
20	Eros No. 5, Mt. Vernon, O.	104
21	Star of Valley No. 113, Wellsville, O.	101

Illinois

1	Triumph No. 17, Decatur, Ill	765
2	Ithamar No. 1, Danville, Ill	542
3	Centralia No. 153, Centralia, Ill.,	491
4	Caledonia No. 59, Urbana, Ill.	436
5	E. St. Louis No. 136, E. St. Louis, Ill.	414
6	Balthasar No. 2, Champaign, Ill.,	316
7	Galesburg No. 50, Galesburg, Ill	253
8	Lawrenceville, 86, Lawrenceville. Ill.	234
9	Castalia, No. 154, Joliet, Ill.	224
10	Friendship No. 61, Chicago, Ill.	221
11	Mt. Vernon No. 115, Mt. Vernon, Ill	218
12	Danville No. 474, Danville, Ill.	218
13	Granite No. 144, Granite City, Ill.	208
14	Mira No. 97, Mt. Carmel. Ill	205
15	J. C. Hale No. 149, Mattoon, Ill.	201
16	Fox River No. 508, Aurora, Ill.	196
17	Metropolis No. 181, Metropolis, Ill.	19
18	Waukegan No. 76, Waukegan, Ill.	191
19	Damascus No. 41, Springfield, Ill.	188
20	Olney No. 12, Olney, Ill.	184
21	Harrisburg No. 116, Harrisburg, Ill.	183
22	Miriam No. 11, Kensington, Ill.	180
23	Melchior No. 27, Charleston, Ill	174
24	Voduany No. 333, Chicago, Ill	164
25	Pullman No. 42, Pullman, Ill	142
26	Linne No. 262, Rockford. Ill	140
27	Grayville No. 28. Grayville, Ill.	139
28	Cairo No. 171, Cairo, Ill.	129
29	Litchfield No. 169, Litchfield, Ill.	128
30	Kankakee No. 91, Kankakee, Ill.	124
31	Paris No. 4, Paris, Ill.	123
32	Kewanee No. 258, Kewanee, Ill.	122
33	Auburn No. 49, Auburn Park, Ill.	120
34	Fairfield No. 101 Fairfield, Ill.	117
35	Superior No. 372, South Chicago, Ill.	116
36	Mizpah No. 7, Rockford, Ill	113
37	Columbia No. 74, Chicago, Ill.	113
38	Madison No. 200, Madison, Ill.	107
39	Robinson No. 48, Robinson, Ill.	106
40	Decatur No. 243, Decatur, Ill.	105
41	Garfield No. 64, Chicago, Ill	105
42	Effingham No. 36, Effingham, Ill	104

Iowa

1	Melchior No. 8, Waterloo, Ia.	568
2	Aldebaran No. 12, Cedar Rapids, Ia.	447
3	Tirzah No. 3, Mason City, Iowa	376
4	Roman No. 98, Sioux City, Ia.	238
5	Cedar Rapids, No. 65, Cedar Rapids, Ia.	215
6	Jewel No. 2, Council Bluffs, Ia.	173

Nebraska

1	Capitol City No. 23 Lincoln, Neb.	547
2	Lincoln No. 118, Lincoln, Neb.	348
3	Mecca No. 13, Omaha, Neb.	323
4	Harmony No. 28, Ord, Neb.	126
5	York No. 61, York, Neb.	124
6	Ilderim No. 18, Columbus, Neb.	109

Tennessee

1	Usona No. 36, Memphis, Tenn.	483
2	Nashville No. 100, Nashville, Tenn.	303
3	Ben-Hur No. 1, Knoxville, Tenn,	191

Missouri

1	Carnation No. 7, Kennett, Mo.	474
2	Century No. 26, St. Louis, Mo	274
3	Independence No. 159, Dexter, Mo	176
4	Morehouse No. 10, Morehouse, Mo.	169
5	Lone Rock, No. 156, Chaffee, Mo.	154
6	Sikeston No. 9, Sikeston. Mo.	131
7	Simonides No. 61, St. Louis, Mo.	118
8	Benton No. 143, St. Louis, Mo.	113
9	Senath No. 85, Senath, Mo.	108

Pennsylvania

1	Pioneer No. 42, Scranton, Pa.	395
2	Keystone No. 1, Bradford, Pa.	372
3	Lew Wallace No. 17, Meadville, Pa.	287
4	Benj. Franklin No. 97, Phila' Pa.	270
5	Harmony No. 43, Sharon, Pa.	267
6	New Kensington, 11, N. Kensington, Pa.	222
7	Arrius No. 4, Braddock, Pa.	166
8	Trevyline No. 12, Jeannette. Pa	161
9	Rigel, No. 9, Newcastle, Penn	153

W. Virginia

1	Parkersburg No. 1, Parkersburg, W.Va.	339
2	Huntington No. 15, Huntington, W.Va.	114

Washington

1	Tacoma No. 2, Tacoma, Wash	304
2	Oriental No. 6, Seattle, Wash.	109

Michigan

1	Eros No. 27, Saginaw, Mich,	286
2	Fort No. 130, Detroit, Mich.	284
3	Queen No. 43, Battle Creek, Mich	177
4	Union No.159, Detroit, Mich.,	166
5	Kalamazoo, No. 4, Kalamazoo, Mich.	149
6	Ben-Hur No. 1, Flint, Mich.	124
7	Ilderim No. 9. Jackson, Mich.	113
8	Peerless No, 100, Lansing, Mich.	100

Arkansas

1	Esther No. 8, Jonesboro. Ark	241
2	Egyptian No. 4, Paragould, Ark	207
3	Century No. 10, Wynne, Ark	124
4	Tirzah, No. 32, Truman, Ark	100

Texas

1	Lone Star No. 1 Ft. Worth, Tex.	238
2	Simonides No. 11, Marshall, Tex.	226
3	Ithamar No. 3, Cleburne, Tex.	208
4	Tirzah No. 10, Dallas, Tex.	203
5	Greenville No. 39, Greenville, Tex	174
6	Arrius No. 68, Wichita Falls, Tex	168
7	Ben-Hur No. 5, Houston, Tex.	124

District of Columbia

1	Washington No. 1, Washington, D. C.,	200

California

1	Los Angeles, No. 19, Los Angeles, Cal.	159
2	Simonides No. 4. Los Angeles, Cal.	142

Oregon

1	Ben-Hur No. 9, Portland, Ore	157

Wisconsin

1	Atlas No. 28, Milwaukee, Wis.	148

Louisiana

1	Lafayette No. 6, Lafayette, La.	132
2	St. Mary No. 34, Morgan City, La,	102

Maryland

1	Ben-Hur No. 9 Baltimore, Md.	129
2	Maryland No. 1, Baltimore, Md.	113
3	Highland, No. 3, Highlandtown, Md	106

Oklahoma

1	Oklahoma No. 1, Oklahoma City, Okla.	124

Virginia

1	Staunton No. 3, Staunton, Va.	103

Table of Rates

Term Certificates will be issued on approved application at the rates per $1,000 as given in Tables 1 and 4, or Whole Life, Death, Accident and Disability certificates will be issued on approved application at the rates per $1,000 as given in Tables 2 and 3.

AGE	Table 1	Table 2	Table 3	Table 4
18	$ 67	$1 00	$1 05	$ 91
19	68	1 02	1 07	92
20	69	1 04	1 09	94
21	70	1 07	1 12	96
22	71	1 09	1 15	98
23	72	1 12	1 18	1 00
24	74	1 15	1 22	1 02
25	76	1 19	1 26	1 04
26	78	1 22	1 30	1 07
27	80	1 26	1 34	1 09
28	82	1 30	1 38	1 12
29	83	1 34	1 43	1 15
30	85	1 39	1 48	1 18
31	87	1 44	1 53	1 21
32	89	1 49	1 58	1 24
33	91	1 54	1 64	1 28
34	94	1 59	1 70	1 32
35	97	1 64	1 77	1 36
36	1 00	1 71	1 84	1 40
37	1 02	1 78	1 92	1 44
38	1 04	1 84	1 99	1 48
39	1 07	1 91	2 07	1 53
40	1 10	1 99	2 16	1 58
41	1 13	2 07	2 25	1 64
42	1 17	2 15	2 35	1 69
43	1 21	2 25	2 46	1 75
44	1 24	2 35	2 57	1 81
45	1 27	2 45	2 70	1 88
46	1 32	2 56	2 83	1 94
47	1 37	2 68	2 96	2 02
48	1 41	2 80	3 10	2 09
49	1 46	2 93	3 26	2 17
50	1 51	3 06	3 42	2 26
51		3 21	3 60	2 35
52		3 37	3 79	2 44
53		3 54	4 00	2 54
54		3 72	4 22	2 65
55		3 91	4 46	2 76
56		4 14	4 76	
57		4 44	5 15	
58		4 80	5 66	
59		5 20	6 38	
60		5 62	7 19	
61		6 06		
62		6 52		
63		7 00		
64		7 50		
65		8 01		
66		8 54		
67		9 11		
68		9 73		
69		10 40		
70		11 14		

Table 1: No one admitted after 50 years of age.
Table 2: No one admitted after 55 years of age.
Table 2: Class A Members can transfer to Table 2 at any age.
Tables 3 and 4: No one admitted after 55 years of age.
Table 3: No one transferred after 60 years of age from Class A.
Table 4: No one transferred after 55 years of age from Class A.

Certificates will be issued for $250, or in additional multiples of $50 thereafter up to and including $3,000. In no case will more than $3,000 be granted on any one life.

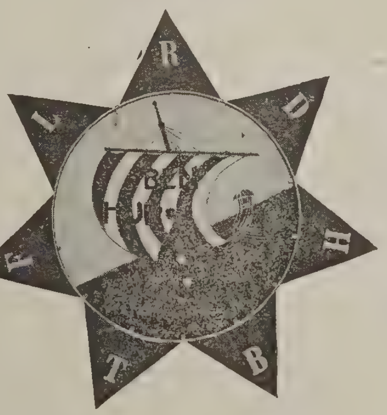
A monthly payment, as above, from each member holding a Beneficial Certificate, will be due on the first day of each month, and must be paid to the Scribe of the Court on, or before, the 25th day of each month, without notice.

Members of Class A may voluntarily transfer to Class B in accordance with the Laws, Rules and Regulations without cost or re-examination.

Members of Class B may transfer at attained age without re-examination from Term Tables 1 or 4 to the Whole Life (Table 2) or Death and Disability (Table 3) provided such transfer be made on or before reaching the age of fifty-five.

A good Christmas Gift is a Beneficial Certificate in the Tribe of Ben-Hur.

Ben-Hur Sign



THE illuminated star shown above is one of the most attractive and durable signs the Supreme Tribe has ever offered to its members. This electric signs is made of steel and glass, is 46 inches in diameter, and is fitted with electric light and cord. The galley and lettering being painted in the colors of the Order, and the transparency gives a most beautiful effect. This sign can be used either in the Court Room or outside as a street sign.

By purchasing a great number of these signs at one order the Supreme Tribe has been able to procure them at a remarkably low price and offers the sign complete for $15.00. A Court to be thoroughly up-to-date should procure one of these signs. Orders should be sent to Brother Jno. C. Snyder, Supreme Scribe, Crawfordsville, Indiana, cash to accompany the order, when the star will be well packed and shipped promptly.

A MAN'S DUTY
is to his family first, then to his friends.

What obligation requires a man to give personal security for his friends, and thus imperil his family's welfare?

Don't assume an unnecessary risk because of a mistaken idea of friendship.

When asked to sign a bond, do your friend a service by putting him in communication with

JOE R. ADAMS
208 South LaSalle St., Chicago.
Bond Your Keeper of Tribute
American Security Co. of New York

"Well, John," the doctor said one morning, "what is your master's temperature this morning?"

"Indeed, sir," replied the servant, "I should not like to say, sir. He died last night."

TRIBE OF BEN-HUR REMINDER

Monthly Payment, Per Capita Tax and Extra Assessments Nos. 47. 48, 49, 50, 51 and 52

To all Members, Tribe Ben-Hur:

The regular monthly payment on your Beneficial Certificate for the month of December, 1916, together with Extra Assessments Nos. 47, 48, 49, 50, 51, and 52, for each and every Class A certificate is now due, and must be paid to the Scribe of your Court on or before the 25th day of this month.

There will also be due 75 cents per capita tax from each Beneficial Member of Class A, and 75 cents from each Social Member, which must be paid to the Scribe of your Court on, or before, the 25th day of this month. In event of your failure to pay the monthly payment, per capita tax, and extra assessment you will stand suspended, without further notice, as provided by our Laws.

Class B members are not liable for the above Extra Assessments nor Per Capita Tax. All certificates issued prior to July 1, 1908, are designated as Class A certificates and are subject to these Extra Assessments.

Your failure to pay the Extra Assessments and Per Capita Tax when due to be paid in **cash**, as well as your monthly payment, will forfeit your membership, and you will stand suspended without notice as provided by the General Laws of the Order.

The Scribe of each local Court has been provided with a list of the names of the Class A members who are required to pay these and all future Extra Assessments **in cash**, and these lists must be preserved for the future use of the Scribe.

Extra Assessments Nos. 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, and 67, for each and every Class A certificate will be due and must be paid to the Scribe of your Court on or before the 25th day of January, 1917, together with the regular monthly payment due for that month.

The members of Class A whose certificates are dated between January 1, 1894, and June 30, 1908, and numbered from No. 1 to 199999, will be required to pay these fifteen Extra Assessments Nos. 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, and 67, IN CASH, together with their regular January monthly payment, as their apportionment of the Emergency or Reserve Fund has been applied to the payment of the Extra Assessments heretofore called.

Fraternally in T. B. H.,
JNO. C. SNYDER,
Supreme Scribe.
December 1, 1916.

UNDER THE PALMS

Christmas Bells

The happy Yuletide comes again,
The time of peace and good will;
And the bells are telling the story
Afar over valley and hill.

And O! what a wonderful story
The bells of the Yuletide tell,
Of the Saviour born in a manger,
Who came on earth to dwell.

He came to bear all our sorrow,
He came to bring us sweet peace,
And the story told by the Christmas bells
Shall never, never cease.—*Selected.*

NEWS FROM THE COURTS

Ohio

CINCINNATI, OHIO.—The Ben-Hur Welfare Committee, through the continual persistence of Brothers Isaac Bruce, E. R. Bryson and Samuel W. Bell, have succeeded in getting a fine Degree Team by drawing from the following Courts: Covington No. 2; Ludlow No. 9; Mars No. 151; and Good Will No. 222. After drilling and rehearsing during the month of September, the Team initiated a class of sixteen into Mars Court on the 4th of October. Wednesday, October 18, four members were initiated and on November 1, a class of twelve will be initiated into Good Will Court. On December 28, Covington Court No. 2 will initiate a class of about ten candidates.

At the meeting of Good Will Court, November 1, Brother R. G. Hungate, State Manager, and Brother W. W. Lappert, the new Deputy for the Cincinnati District, were present and expressed their pleasure at the good work done by the Team. On October 26, Covington Court No. 2 held an open meeting and entertained with a musical and literary program, after which refreshments were served. Many old members who have not attended Court for five or six years, declared they would certainly attend more regularly in the future. There was an attendance of one hundred and thirty, and every visitor was presented with a souvenir that will remind them what a good Order T. B. H. is.

The regular election of officers of Covington Court No. 2 will occur Thursday, December 28. P. C.

PORTSMOUTH, OHIO.—The Sixteenth Anniversary of Portsmouth Court No. 109 was celebrated November 16, and was one of the best and most pleasing anniversaries ever observed by our splendid Court. We are proud of our record of almost 1,000 members, all of whom are loyal and enthusiastic.

A class of thirty-six candidates was initiated. More than 400 of our members being present and a delegation of twenty-seven from the Court at Huntington, West Virginia, as well as members from Ashland, Kentucky, and other Courts from the surrounding cities which made the largest attendance we have ever had at an Anniversary meeting of our Court.

Our State Manager, Brother R. G. Hungate, and Col. E. R. Bryson, member of the Executive Committee, were present, and each gave helpful talks and wise counsel for the continued success of our Court.

After the initiation of candidates a most sumptuous banquet was served in Moose Hall and a number of excellent toasts were given, after which those who desired returned to the Ben-Hur Hall, where music was furnished by the Ben-Hur Trio, which is one of the best musical organization in this part of Ohio.

The committee in charge deserve special credit for the success of this event, for they had looked after every detail and the arrangements were so complete that the entire evening passed without a hitch of any kind, the only thing to mar the pleasure of the evening was the fact that none of our Supreme Officers from the Home Office could be with us. The writer has attended many anniversary meetings, but this was the best and most complete of them all. REPORTER.

CLEVELAND, OHIO.—Friday, October 27, was indeed a "red letter" day for Ben-Hur in our city, when a class of about fifty candidates was initiated. These candidates having been secured by Brother Gayle and his splendid corps of workers. The initiatory work was given by the Degree Team of Canton Court No. 57, of Canton, Ohio. Brother Wm. Ringgenberg as Arrius and Brother A. Shortridge as Ben-Hur, were both most proficient in the portrayal of these characters. Miss Estelle Kucura introduced a select reading from Ben-Hur, which was explanatory of the cause for the bitterness and enmity between Ben-Hur and Messala. This also added greatly to the impressiveness of the initiatory work.

Talks were made by Brothers Ed. O. Peets, Albert Mendleson, Gilbert Howell, and other visiting members, and each were loud in their praise of the splendid work of the degree team from Canton Court, as each member of the team had a splendid conception of the character represented. The team was entertained at the Statler Hotel by Forest City Court No. 15, returning to Canton the next morning.

Saturday evening, October 28, our District Manager, Brother Gayle, gave the promised banquet at the Statler Hotel, where he was the host to the workers who had assisted him in securing the splendid class of candidates initiated, and had as guests of honor, his brother Ed Gayle, of Canton, and Florian Hansen, of Akron. Brother Ed O. Peets was Toastmaster and Brothers Barber, Weaver, Barker, and Shortridge each gave interesting accounts of their work in the campaign, and spoke encouragingly of the prospects for the remaining months of the "Special Supreme Officers' Campaign."

Thursday evening, November 16, Forest City Court, No. 15, gave their annual ball in their dancing hall in the Moose Building. The hall was appropriately decorated in the colors of the Order and this together with the beautifully gowned ladies and the splendid music by Hanley's orchestra, lent a charm that made the occasion one long to be remembered. It is gratifying indeed, to know that each member of the noted Hanley Orchestra are members of Forest City Court. The Grand March was led by our Chief, Brother Barber, and too much praise cannot be given Brother Gayle for the work he is doing in Cleveland for Ben-Hur. Forest City Court has now determined to take first place in the number of members of any Court within this State, and by the continued labors of Brother Gayle in our city we will soon head the list on the Roll of Honor in THE CHARIOT. H. C. C.

Oklahoma

TULSA, OKLA.—Friday, November 3, Tulsa Court No. 8 celebrated their "Getting on the Honor Roll" with a Masquerade Box Social. A most delightful time was enjoyed by the 200 members and guests. A contest has been inaugurated in our Court with the "Reds and Blues." Some very exciting work is being done by both sides and preparations are being made for a "Grand Spectacular" in the near future. Sister Louisa J. Rittenhouse, our District Manager, is brimming over with enthusiasm and the members are loyally supporting her efforts for a greater and bigger Court in our city. REPORTER.

Oregon

PORTLAND, ORE.—Wednesday, October 11, Ben-Hur Court No. 9 entertained their members and friends with a literary and musical program, which proved most delightful. One of the special numbers was given by the Ben-Hur double quartet, which deserves special mention, as their selections were of a very high order and well rendered. Our Court is fortunate indeed in having so many talented members, and there is never a dull moment in any of our entertainments. The rooms were beautifully decorated in autumn leaves and colors of the Order and after the regular program had been completed, refreshments were served in the banquet hall, which was appropriately decorated for the occasion.

Our Entertainment Committee who is in charge of the social events, announce that they have in store some surprises which will be given during the winter months. The first of the series will be our Hallowe'en Party, and any of our members who do not attend the meetings will miss a great treat.

REPORTER.

Indiana

ELKHART, IND.—"Something doing every meeting night" seems to be the slogan of our Chief, Mrs. Minnie Laidlaw, for we have been enjoying some delightful meetings in Elkhart Court No. 72 this fall. October 20, South Bend Court No. 41, of South Bend, Indiana, was our guest and put on the work for a class of ten candidates in a most able manner. We had the pleasure of witnessing the drill given by the famous drill team of Court No. 41, this Drill Team having captured the first prize at the Congress held in Kendallville, Indiana, last May.

Friday, November 3, Elkhart Court held a masquerade and picnic supper for the members, which was enjoyed by all present. A mock wedding, cake walk, fortune telling, and other features helped to pass the time until a late hour. We shall hope all the members will rally to the support of our Chief, who is earnestly striving to make our meetings interesting as well as helpful. REPORTER.

DECATUR, IND.—Friday, October 20, Decatur Court No. 156 observed its Annual Hallowe'en Masquerade. The storm of the evening bid defiance in vain to the throng of seventy-five masked members who represented all kinds of people, funny and otherwise. This proved one of the best socials of the season. The grand march was played and the throng passed before the review stand, where sat the judges, Mesdames Nellie Tucker, Mary Cramer and Cora Burkhead. A woebegone Weary Willie, with his wife on his arm, drew first prize, and when unmasked, they were found to be Joseph Palmer, dressed as a tramp, and J. C. Burkhead as his wife.

One of the most pleasant features of the evening was the presence of our Supreme Instructor, Brother W. N. Steele, who gave a fine talk on the merits of the Order. We hope he will come again soon, for Brother Steele is always welcome to our Court.

Miss Martha Tucker furnished music for the evening, readings were given by Helen Wilhelm. Naomi Cramer, Martha Tucker, Master Shafer, Esther Polling and Nola Strickler.

The penny supper provided a delectable and tasty repast, which was under the management of Mrs. Martha Hay and Ruby Baker, and both proved their ability in the art of serving. Friday evening, November 24, another social will be given and the same Sisters will be responsible for the evening, and if any or all of the Supreme Officers can find it convenient to be with us, it will be appreciated. We will welcome our Supreme Officers at any time. Our Court is having a steady growth of new members, and we hope to bring in many more, as our aim is "A Larger and Better Ben-Hur" in Decatur. SCRIBE.

Missouri

FORNFELT, MO.—Scott County can boast of one of the best District Managers in this State, and we are just advised that Brother Shryock has been awarded Fourth Prize by the Supreme Tribe for securing the greatest amount of business during the month of October. Our Court has not been very active for the past few years, but when Brother Shryock came among us he put new life into the work and our degree team is kept busy initiating candidates.

Monday night, November 13, we had a class of thirteen candidates and the weather proved in accordance with the hoodoo number, as it was "fierce," snowy, and disagreeable, but notwithstanding we had a goodly attendance of members and our State Manager was with us. Edna Court No. 121 will now hold regular meetings every Monday night and expect to have a class for initiation at each meeting. OLD MEMBER.

CHAFFEE, MO.—Lone Rock Court No. 156 is especially one of the live and active Courts in this State. It is always a great pleasure for the State Manager to attend their meetings which are held on the second and fourth Tuesdays of each month. Brother Shryock is putting new life and enthusiasm into the work and their splendid degree team has been kept busy initiating candidates. A class has been present for initiation at every meeting since he has taken up the work.

Tuesday evening, November 14, it was the pleasure of the writer to attend the initiation of a class of fifteen and after the initiation ceremonies a splendid repast was served. This Court will soon have 200 members enrolled and they are all loyal and enthusiastic and declare they have the best Scribe in the State.

P. E. G.

Texas

SAN ANTONIO, TEX.—The Fifteenth annual session of the Texas Fraternal Congress will be held at the Hotel Gunter Tuesday and Wednesday, November 14, and 15. Dr. R. H. Gerard, our Supreme Chief, will be with us at this meeting and take part in the deliberation and deliver one of the principal addresses of the congress. Dr. H. V. Beardsley, State Manager, is the First Vice-President of the Congress and is one of the active workers and loyal supporters from the Lone Star State. The following is the program, and from indications this promises to be a great meeting:

TUESDAY, NOVEMBER 14—FIRST DAY.
Nine-Thirty A. M.
(This meeting will be held within the sacred walls of the Alamo.)

Call to Order..........President R. H. McDill
Invocation..Rev. Harry Leonard, San Antonio
Address of Welcome on behalf of the City of San Antonio .... The Honorable Clinton Brown, Mayor
Response.......Judge Escar Floyd, of Dallas
Address of Welcome on behalf of the Lady Fraternalists of San Antonio............ Mrs. Stella Vodrie, of San Antonio
Response..Mrs. H. A. Thomas, of Ft. Worth
Address of Welcome on behalf of the Fraternal Orders of San Antonio .... Mr. Pearl Barrett, of San Antonio
Response, Senator Lon A. Smith, of Henderson
Report of the Committee on Credentials.
Annual Address of President McDill.
Annual Report of the Secretary-Treasurer.
Address, "Our Duty as Fraternalists"...... Hon. Mark L. Wiggington, of Hillsboro
General Discussion, led by Col. A. N. Rooks, Paul Meerscheidt.
Miscellaneous Business and Announcements.
Adjournment for Lunch.

AFTERNOON SESSION—2:00 P. M.

"Methods and Management of Local Lodges" Dr. John Potts, of Fort Worth
General Discussion, led by F. N. Leonard, Dallas; Judge J. P. Pool, Victoria; J. D. Alexander, Garland.
Paper, "A Practical Method of Controlling Preventable Diseases in the Rural Districts of Texas," Dr. A. Caswell Ellis, of the Extention Department of the University of Texas.
Discussion, led by Dr. M. M. Smith, of Dallas, Supreme Medical Examiner of the Praetorians, and Dr. H. V. Beardsley, of San Antonio.
"Publicity." The balance of the afternoon session will be given over to a general discussion of this important subject, led by Hon. John J. Lentz, of Columbus, Ohio; Dr. R. H. Gerard, of Crawfordsville, Ind., and Col. A. N. Rooks, of Dallas.
Announcements.
Adjournment.

The evening session will be in charge of the Local Fraternalists, and announcement of the program for this occasion will be made at the close of the afternoon session.

WEDNESDAY, NOVEMBER 15—SECOND DAY—9:00 A. M.

Annual Election of Officers, and selection of time and place for next meeting.
Miscellaneous Business.
Address, Hon. Abb Landis, Actuary, of Nashville, Tennessee.
General Discussion, led by A. Morgan Duke, Dallas, and Miss Dora Alexander, Omaha.
Address, Hon. John J. Lentz, Supreme President American Insurance Union, Columbus, Ohio.
General Discussion, led by Mrs. Laura B. Hart San Antonio, and T. H. Jackson, Hillsboro.
Address, "Some Remarks on Fraternal Field Work," Hon. Ralph E. Johnson, Supreme Organizer and Field Manager, Modern Woodman of America, Des Moines, Iowa.
General Discussion, led by W. D. Athony, R. H. Crawford, of Dallas.
Address, by Dr. R. H. Gerard, Supreme Chief of the Tribe of Ben-Hur, Crawfordsville, Ind.
General Discussion, led by A. L. Hicks, San Antonio, and Mrs. Isabel Powell, Houston.
Address, "The Conservation of Human Life," Hon. Pat M. Neff, of Waco.
Report of the Committee on Legislation.
Report of other Committees.
Unfinished Business.
New Business.
Announcements.
Adjournment for Lunch.

AFTERNOON SESSION

The local committee has planned an outing and picnic for the afternoon, announcement of which will be made at the close of the morning session.

The foregoing program is a tentative one, and the right is reserved by Congress to make any changes that it may deem essential or desirable for the best interests of the body.

Each speaker on the program, whether making an extemporaneous address or reading a paper, is requested to furnish a copy of such address to the Secretary for incorporation in the minutes.

All meetings of the Fraternal Congress are open, and all who desire may attend—in fact a cordial invitation is extended to the public to attend the meetings.

PAST PRESIDENTS—J. B. Sawtell, Maccabees, Waco; Senator Morris Sheppard, W. O. W., Texarkana; W. A. Frazer, W. O. W., Omaha; A. Lee Brown, Pythians, Temple; S. P. Rice, Samaritans, Dallas; Gen. Jewel P. Lightfoot, W. O. W., Austin; C. B. Gardner, Praetorians, Dallas; J. D. Alexander, W. O. W., Garland; A. N. Rooks, Modern Woodmen, Dallas; F. E. Keith, Praetorians, Dallas; Lewis Rogers, F. U. A., Gainesville; A. Morgan Duke, Fraternal Brotherhood, Los Angeles; O. B. Briggs, Georgetown.

OFFICERS, 1916—President, R. H. McDill, State Manager, W. O. W., Dallas; First Vice-President, Dr. H. V. Beardsley, State Manager, Tribe of Ben-Hur, San Antonio; Second Vice-President, Mrs. Marie J. Cole, Grand Protector Knights and Ladies of Honor, Dallas; Secretary-Treasurer, John H. Cullom, Dallas; Trustees—Mrs. H. A. Thomas, Woodmen Circle, Fort Worth; Mrs. Mary Taylor, Woodmen Circle, San Antonio; W. D. Anthony, Fraternal Aid Union, Dallas; Mrs. H. B. Vodrie, Modern Woodmen, San Antonio; A. Morgan Duke, Jr., Fraternal Brotherhood, Dallas.

STANDING COMMITTEES: Constitution and By-Laws—A. Morgan Duke, Jr., John H. Cullom, Mrs. Maggie Hyde. Statutory Legislation—A. N. Rooks, Geo. G. Taylor, Judge T. H. Jackson, J. D. Alexander, G. A. McKelvey. Credentials and Finance—Mrs. Stella Karney, Mrs. Isabell Powell, Mrs. Myrtie Park. Good of the Order—Mrs. A. Morgan Duke, Jr., Mrs. M. L. Hassie, Mrs. Ida Buck. Statistics—Dr. H. V. Beardsley, Mrs. Marie J. Cole, Judge John D. Robinson. Grievances—E. R. Summerville, Mrs. Mary Sloan, F. N. Leonard. Ethics—H. R. Arnold, Mrs. Elizabeth Soule, Mrs. Ida Heck. Program—John H. Cullom, W. D. Anthony, A. L. Hicks, Mrs. Stella Vodrie, N. D. Dulling, Mrs. Minnie Frederich. Resolutions—Lon A. Smith, O. B. Briggs, F. N. Leonard, E. D. Henry.

REPORTER.

Illinois

PEORIA, ILL.—Success Court No. 536 was organized Friday evening, October 27, in Schnellbacher Hall. State Manager H. J. McGinnis was with us to install the officers. We had a good attendance and the evening was very much enjoyed by all. Brother McGinnis certainly gave Sister Maude Miehle, District Deputy, a great deal of praise for her splendid work here. He also presented her with a beautiful gold pin, seven-pointed star with appreciation for her good work. Sister Miehle has only been in the field as Deputy since September 1, and she starts out with a membership of forty. She says it is her aim to make Success Court one of the largest in any city of its size, and we certainly think she can do it as she has the friendship and the good wishes of all the members to back her, and shall look for great things from Success Court. We meet the second and fourth Fridays of each month in Schnellbacher Hall and all Ben-Hurs are welcome. REPORTER.

CHAMPAIGN, ILL.—Thursday, November 9, will always be a "Red Letter Day" for Balthasar Court No. 2, chiefly because of the presence of our Supreme Chief, Dr. R. H. Gerard and wife, and Brother H. J. McGinnis, our State Manager.

The occasion was the result of a glorious campaign which Brother Hundley is leading for the Gerard and Snyder Months and the adoption of a class of 100 young men and women into our beloved Order, the average

age of the class was less than thirty years.

Dr. Gerard and wife, with Brother McGinnis, arrived in our city in the afternoon and were met at the train with automobiles and driven to our fine Country Club and University Grounds, from there to Crystal Lake Park and other points of interest. Arriving at the Inman Hotel at 5:30, where about fifty of the local members had assembled to welcome our honored guests. A delightful banquet was served in the Hotel at 6:15 p. m.

At 7:45 about 450 members from the Courts at Champaign and Urbana arrived at the Elks' Auditorium to witness the degree work of the splendid degree team of Balthasar No. 2. Supreme Teacher, Dr. Anna L. Zorger presided as Chief during the initiation. Regret our limited space will not permit of personal mention of each member of the team, for it was very fine. One of the delightful features of the evening was the splendid drill work of the sixteen young ladies of Balthasar Court, led by Miss Ethel Lewis.

After the initiation splendid talks were given by the following, Hon. W. H. Miller, Dr. R. H. Gerard, H. J. McGinnis, J. V. Swearingen, Mrs. R. H. Gerard, Dr. Anna L. Zorger, and L. M. Hundley. The other out of town guests were Hon. J. B. Salladay and wife, of Danville, and Sister E. A. Erwin, and other members from Decatur. After the initiation the Scruby orchestra furnished the music and this concluded one of the most pleasant evening's entertainments ever given by our members. A MEMBER.

CHICAGO, ILL.—The following poem appeared in the *Wise Men* of November, and was written by Sister Francis Siple, who received the suggestion for the poem from the remarks made by our Supreme Chief at the Supreme Meeting, 1916, regarding the establishment of a Ben-Hur Home:

SHELTER TEMPLE.

We are building a Temple to the God of Might,
And will call it a name that is just and right.
It shall stand on the land of "Home" for all time,
The first stone was laid when Three saw the sign—
The night of the birth of the Nazarene.
And stone by stone by efforts unceasing
Has been gathered and placed (the Tribe increasing),
By thousands of men; for brotherly love
Will make it a haven, like that one above,
For the lost and shipwrecked, for the suffering and sad,
For the poor and neglected, for the widow and child,
For the fatherless, motherless, kindred and friend,
Our God of Might will give comfort again.
His eyes are beacons, and light all the way,
Throughout the whole world, by night as by day;
His curly locks hide the frowns on his face,
Made by thousands of people, by many mistakes;
His arms are outstretched, to gather us in—
To the Temple of Might—from the roar and din,
From the wails and woes, from the scornful and careless,
That from poverty's curse, we all may be fearless,
That we may be free from the sin of neglect,
'Tis duty tells us what we love, to protect.
High o'er his head, Thor's thunder may roll,
The lightning may flash, for some, the death scroll,
And billows may deluge the great and small,
But out from the clouds will come a glad call—
"As thou pitied my children, and made them curse free,
Thy sins I forgive, for I pity thee."
Our God of Might will laugh at mad waters,
And sing in the storm with his sons and daughters
A song that will rise to the Great White Throne,
The echo come back, "Enter in, well done."
It shall stand on the land of "Home" for all time,
And shelter the people of many climes;
Our God will protect, defy gods of war,
The name of the Temple shall be "Ben-Hur."

West Virginia

HUNTINGTON, W. VA.—Saturday afternoon, October 7, Portsmouth Court No. 109, Portsmouth, Ohio, arrived about two hundred strong, headed by a band and carrying banners. A large delegation of members from Huntington Court No. 15 met them at the train and at once they marched to the hall, where all became acquainted and had a good time. The Portsmouth crowd was cordially received and an automobile tour was tendered them by the Chamber of Commerce. Nearly a hundred new members were taken into Huntington Court No. 15. The entire band from Portsmouth are "Ben-Hur" members. After a very impressive initiatory program a splendid banquet was served and our Huntington members stayed with their guests until train time (4:00 a. m.). Portsmouth members went home tired but happy and Huntington members retired a wearied but happy host. All are enthusiastic as to the future of Ben-Hur here.

Two Gold Bracelet Watches were awarded by Miss Zimmerman, our District Manager; one to Mrs. Hartford Hilderbrand; the other to Mrs. J. J. Christian. The watches were awarded for excellent work done in securing new members. Mrs. Hilderbrand and Mrs. Christian are two excellent workers and are still working. We have organized a new degree team and one of these times *we* will take a trip and institute a new Court. Watch us grow. We hope to secure another large class and have the spectacular work some time in the near future. Everything is very encouraging for Ben-Hur and we don't believe it will die out either for our Deputy has the "stick-to-it" qualities which keeps things going. The new team did some excellent drill work and are having extra meetings for drill practice. REPORTER.

New York

BINGHAMTON, N. Y.—Monday evening, November 6, Olive Branch Court No. 132 was instituted in Odd Fellows' Hall, with 100 charter members. Our State Manager, Brother J. D. Robberts, was present and in charge of the work. A splendid corps of officers was elected and installed, and we have enrolled in our membership some of the most prominent citizens of Binghamton. Brother Robberts was assisted in the installation ceremonies by Brother and Sister Oliver. Considerable interest is being manifested by the members and Brother Gurney, our Deputy, is determined to put Ben-Hur in the very forefront. After the regular routine of business had been finished, a chicken dinner was served to all present by the Dodge Restaurant. Keep your eye on Olive Branch Court for you will hear some good reports from us in future issues of THE CHARIOT.

A WORKER.

SCHENECTADY, N. Y.—Mohawk Court No. 133 was instituted on Wednesday night, October 18, at K. of P. Hall, in Wedgeway Building, with a charter list of thirty members secured by Mrs. Georgie E. Tenney, who was one of the most active workers in the work of organization. The Court was formally instituted by Special Organizer W. V. Freeborn, assisted by Supreme Representative Florence E. Freeborn. The charter list contains some of the city's most influential citizens, from which the following officers were chosen: Albert L. Tenney, Past Chief; Leo H. Vosburg, Chief; Grove W. Tenney, Judge; Adeline Hall, Teacher; Georgie E. Tanney, Scribe; Mary Wildman, Keeper of Tribute; Charles M. Goodell, Captain; Helen D. Pfeffer, Guide; William J. Mett, Keeper of Inner Gate; Edward Ernest, Keeper of Outer Gate; John Johnson, Rabbi Joseph; Eliza Joyner, Mother of Hur; Peter Van Vorst, Ben-Hur.

The Court will meet on the first and third Mondays of each month at the K. of P. Hall, Wedgeway Building, or the same place in which it was organized.

At the first meeting held on Monday night, November 6th, a class of seven candidates were initiated in full form, by the uniformed degree team of Electric City Court, who had been invited to confer the degrees, which was done in an able and impressive manner. At the close of the meeting refreshments were served.

Before the Court was formally instituted the members made arrangements for a private *Ben-Hur Masquerade*, which was given on Thursday night, October 26, at the Schenectady Boat Club, and was attended by more than two hundred and fifty people. The hall was elaborately decorated with the colors of the Order (red, yellow, and black), paper, cats, and witches being used profusely and effectively. The grand march was held at 10:30 and was participated in by eighty couples garbed in fancy costumes. The outfits were of every kind, all nations being represented, and characters from every walk of life. The judges were Mrs. Goodell, Bentley Frederick and George Ostrom; first prize for men went to Richard Kinzel; second to Laurence Pohlman; ladies' first, to Mary Donnally; the consolation went to Mr. and Mrs. Jolley. Refreshments were served, consisting of the time-honored cider and crullers. Dancing was enjoyed until a late hour, and the affair pronounced one of the most successful of its kind, and netted a nice sum for the treasury. Music was furnished by the Ben-Hur orchestra.

Friday night, October 20, was a gala time in Ben-Hur circles when a Union meeting of the three Courts of this city and the Court at Troy was held at the hall of Electric City Court. The affair was in honor of our State Manager, wife and daughter, who were present, and was called "Robberts Night." A special class of nineteen candidates had been arranged for the occasion, and the full work was conferred by the uniformed degree team of Electric City Court, with the use of the stereopticon and views and was conferred in a most able manner, and won much applause, words of commendation came from the large number present as the hall was filled, and was pronounced one of the best meetings ever held in Schenectady.

After the initiation a program was rendered consisting of music by the Ben-Hur orchestra, which is a part of Mohawk Court; vocal solo by Mrs. William Hogan, accompanied by Mrs. Agnes Stone; vocal solo by Miss Laura Robberts; and addresses by Brother Robberts, Sister Robberts, and Sister Freeborn. The orchestra members were: Violins, George Bee and Laurence Emmons; cornet, Floyd Beebe; flute, Mrs. Willard; trombone, Bentley Fredericks; cello, Mr. Hughes; bass, Mr. Felthousen; piano, Georgia E. Tenney; and drums, Fred Shear.

"Hustlers' Pins" were presented by Special Organizer, Brother Freeborn, to Georgia E. Tenney, of No. 133; Mary F. Adams and Flora Hickey, of No. 130; John Matson and John Laque, of No. 75. The Entertainment Committee deserves special mention for the elegant luncheon that was served.

On Friday night, November 3, Electric City Court initiated a class of nine candidates using the full form initiation. Refreshments were served at the close of the meeting.

Honor Court meets at St. George's Hall, corner of State Street and Nott Terrace, on the second and fourth Tuesday nights, and continues to add new members. They now have the initiatory paraphernalia and a special team will be organized to confer the degrees. They also are in possession of badges won in a recent contest, and the prospects for this Court are good for a rapid growth.

On October 10, this Court held a dance in the lodge rooms, when the old-fashioned dances as well as fancy dances were enjoyed and the hall was filled with merry makers and was a most enjoyable occasion and netted the treasury a substantial sum. Refreshments were served consisting of ice cream and cake. Great credit is due the Entertainment Committee and especially the chair lady, Sister Filkins, who made the occasion such a success.

Before this appears in print there will be entertainments held by each of the Courts, report of which will appear in the next issue.

CORRESPONDENT.

Nebraska

LINCOLN, NEB.—Friday evening, November 10, York Court No. 61, of York, Nebraska, closed a campaign for new members with a banquet and ball. The result of the campaign was 60 new members. Sister Cora Johnson, our District Manager, who has been working to build up our Court, had the members choose sides and with Sister Bessie Sorenson in charge of the "Reds" as Captain and Sister Bessie Freeman in charge of the "Blues" as Captain, they had been working hard for new members. The "Reds" won, having $1500 more of insurance than the "Blues," and, according to agreement, the "Blues" had to serve the Banquet to the "Reds." This date was selected for the Banquet and the hall was filled to capacity with members, there being quite a number of visitors. Chief O. S. Gilmore was toastmaster and his words of welcome were responded to by State Manager J. J. Cassidy and District Managers Henry Gates and Cora Johnson. Several of the members gave talks.

The members of our Court have worked hard with Sister Johnson in bringing about this splendid result and we are urging the State Manager to leave Sister Johnson with us the balance of the winter. The evening's entertainment was very much enjoyed by those present and all went home happy. We are promising great things for York Court for the future. CORRESPONDENT.

While you are insurable is the time to take membership in Ben-Hur.

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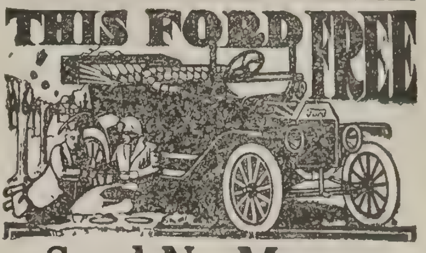

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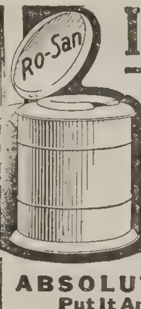

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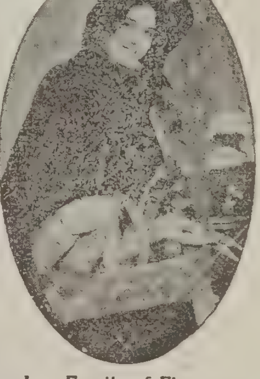

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Scribe's receipt book, per dozen	1.00
Scribe's receipts, with name and number of Court, per thousand	2.00
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500 letter heads for Scribe	2.00
1,000 letter heads for Scribe	3.50
500 envelopes, 6¾, for Scribe	2.00
1,000 envelopes, 6¾, for Scribe	3.50
Seven Pointed Star Pin, Solid Gold, No. 200	1.00
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THERE are great wrongs for which only exposure and punishment can mete out justice, but it is not the great wrongs that sap life of all its joys. It is the little, everyday, thoughtless things that wear on patience and destroy good nature. Put these behind you and forget. When such thoughts come, think of something good and pleasant quickly. Dwell on fine things and the ugly thoughts will disappear. Real courtesy, which is kindness, a smile, a good word spoken in time, a helping hand, will conquer more than half the ill feeling anyone may have shown you. Resenting small offenses opens the way to greater ones. There are those who so entirely forgive as entirely to forget. These persons make friends of enemies. They are the peacemakers of a neighborhood. They follow a course that tends to bring out all that is good in those with whom they have to do. Forget your troubles.—*Exchange.*

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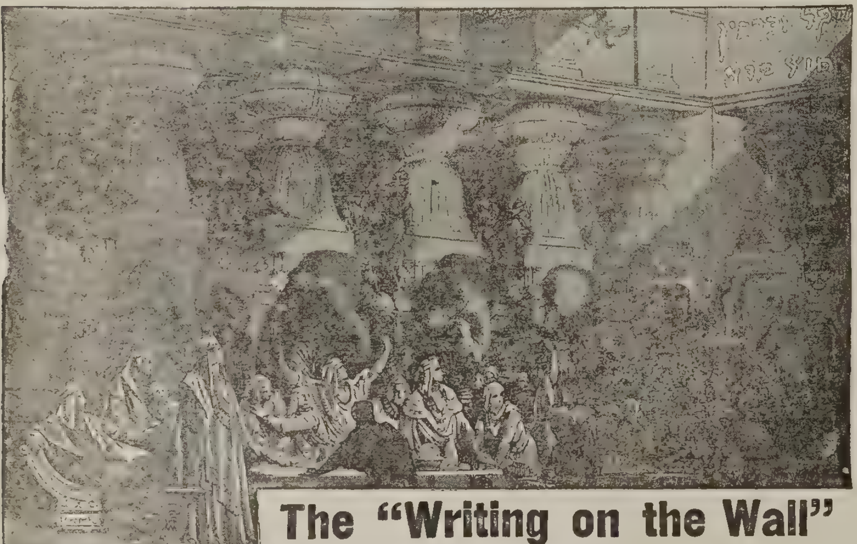
Both Had Ability

A man left his umbrella in the stand in a hotel, with a card bearing the following inscription attached to it: "This umbrella belongs to a man who can deal a blow of two hundred and fifty pounds weight. I shall be back in ten minutes."

On returning to seek his property he found in its place a card thus inscribed: "This card was left here by a man who can run twelve miles an hour. I shall not be back."



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FINANCIAL STATEMENT

Report of Supreme Scribe for the Month Ending November 15, 1916

Balance on hand October 16, 1916, as follows:		
To credit of Class A	$ 619.77	
To credit of Class B	1,466,711.34	
Total		$1,467,331.11
October Receipts:		
Received from Monthly Payments, Class A	$ 16,464.15	
Received from Monthly Payments, Class B	80,580.85	
Received from Interest, Class A	19.45	
Received from Interest and Rent, Class B	3,596.57	
Total Disbursements		$ 100,661.02
Sum		$1,567,992.13
October Disbursements:		
Death and Disability Claims, Class A	$ 14,395.00	
Death and Disability Claims, Class B	58,367.92	
Repairs on Real Estate, Class B	4.50	
Maintenance of Building, Class B	898.94	
Total Disbursements		$ 73,666.36
Balance November 15, 1916		$1,494,325.77
Of which there is to the credit of Class A	**$ 2,708.37**	
Of which there is to the credit of Class B	**1,491,617.40**	
Total		**$1,494,325.77**

Death and Disability Claims Paid in Class A for October 1916

Wm. H. David (Old Age Disability), Sharon, Pa.	$ 70.00
Geo. W. Briggs, Jackson, Mich.	600.00
Sophia V. Birkey, Joliet, Ill.	,100.00
Ralph B. Crawford (Old Age Disability), Chicago, Ill.	500.00
August Anderson (Old Age Disability), Rockford, Ill.	80.00
Jno. D. Slade (Old Age Disability), Lincoln, Neb.	00.00
Byron Van Reed (Old Age Disability), Williamsport, Ind.	40.00
Mary McBennett (Old Age Disability), Ft. Wayne, Ind.	50.00
Jincy J. Chapman (Old Age Disability), Ft. Wayne, Ind.	00
Wm. H. Robertson (Old Age Disability), Findlay, Ohio	
Harriett S. Huston (Old Age Disability), Bellingham, Wash.	
Jas. S. Boyd (Old Age Disability), Bellefontaine, Ohio	
Jacob E. Halliwell (Old Age Disability), Canton Ohio	
Dennis M. Brown (Old Age Disability), Momence, Ill.	
Jas. A. Winemiller (Old Age Disability), Oaktown, Ind.	
Robert Hall (Old Age Disability), Evansville, Ind.	
Esther W. Stoner (Old Age Disability), Fenton, Mich.	
Jno. M. Flanagan (Old Age Disability), Clinton, Iowa	
Geo. W. Alford (Old Age Disability), Hutchinson, Kan.	
August Granstrom, Chicago, Ill.	
Anna Marik, Chicago, Ill.	
Jno. F. Harrison, Los Angeles, Cal.	1,
Chas. Beil (Old Age Disability), Sharon, Pa.	
David M. Tribby (Old Age Disability), Sharon, Pa.	
Ananias Arnold (Old Age Disability), Marion, Ind.	
Jas. F. McCormick (Old Age Disability), Indianapolis, Ind.	
Edward N. Conner (Old Age Disability), Salem, Ind.	
Clara B. S. McQuown, Washington, Pa.	
Edwin J. Gilbert, Lodi, Ohio	
Chas. H. Meltzer, Greencastle, Ind.	
Hezekiah H. Barcus (Old Age Disability), Ft. Wayne, Ind.	
Total	$ 1

Death and Disability Claims Paid in Class B for October 1916

Christian J. Heitmann, St. Louis, Mo.	$
Josef Durchanek, Chicago, Ill.	
Ida G. Newton, Buffalo, N. Y.	
Mary L. Allen, Trenton, Neb.	
Jno. Carney, Evansville, Ind.	
Frederick Finney, Princeton, Ind.	1
Marion H. Robinson, Ft. Wayne, Ind.	
Frederick W. Dunbar, Shelbyville, Ind.	
Clara Sliger, Marion, Ind.	
Anna E. Gidlund, Escanaba, Mich.	
Andrew J. McClelland, Odin, Ill	
Lou F. Elkins, Marion, Ind.	
Ida Voren, Philadelphia, Pa.	
Jno. Haines (Old Age Disability), Philadelphia, Pa.	
Solomon Kunstler, New York, N. Y.	
Gerard W. West, Wapanucha, Okla.	1,
Jno. W. Winchester, Greenbrier, Mo.	1,0
Millie Roussel, Bernie, Mo.	1
Philip C. Regan, Waukegan, Ill.	
Frank H. Howard, Cleveland, Ohio	1
Jennie F. Leonard, Kalamazoo, Mich.	1.
Carrie L. Campbell, Fullerton, Neb.	1.
Sarah A. Aley, Oil Trough, Ark.	1.
Theo Schulty (Old Age Disability), Danville, Ill.	
Margaret Douglas, Saginaw, Mich.	
Bridget Tully, St. Louis, Mo.	
Chas. Mann, Louisville, Ky.	1.
Jas. M. Scully, St. Louis, Mo.	
Alexander Darr, South Bend, Ind.	2,
Ralph Metcalf, Detroit, Mich.	1,0 .00
Dwight F. Hanssler, Centralia, Ill.	1, .00
Margaretha Newman, Mt. Vernon, Ind.	1,000.00
Rosie Vondra, Chicago, Ill.	993.3
Bertie E. Hill, Indianapolis, Ind.	1,500.00
Letitia W. Hollingsworth, Jonesboro, Ark.	2,
Chas. A. Ziegler, Cleveland, Ohio	
Wm. J. Dietsch, Louisville, Ky.	
Jas. H. Nolan, Paterson, N. J.	1,
Mike Vyhnanek, Chicago, Ill.	1,0
Virginia W. Houser, Wynne, Ark.	2,0
Anna P. Ade, Indianapolis, Ind.	7
Mary Pigaj, Chicago, Ill.	1,0
Alvira B. Gregg, Marion, Ind.	1,
Jno. F. Karow, Chicago, Ill.	
Mary A. Mercer (Disability), Paducah, Ky.	
Mayme Linneen, Bradford, Pa.	
Cora J. Holcomb, Portland, Ore.	
Patrick Quinn, Chicago, Ill.	
Feliace Provencal, Kankakee, Ill.	1
Jno. H. Roberson, Lonoke, Ark.	1, 00
Katherine L. Tuggey, Bay City, Mich.	1,5 .00
Jos. W. Davis, Decker, Ind.	2,0 .00
Christian Jochum, Chicago, Ill.	
Mollie Williams, School, Ill.	1,
Giles Johnson, Wapakoneta, Ohio	
Peter Romanyak, Chicago, Ill.	
Bessie H. Ferguson, Ord, Neb.	2,0
Isabella Golightly, Kokomo, Ind	8
Ollie O. Wallace, Marion, Ind.	1,
Rebecca Sturgis, Lynnville, Ind.	
Elizabeth R. Lafever, Chicago Junction, Ohio	
Total	$ 58,367.92

Total Paid to Beneficiaries Since Organization $15,343,437.6

Fraternally submitted to T. B. H., JNO. C. SNYDER, Supreme Scribe.

Report of Supreme Keeper of Tribute, November 15, 1916,

Elston National Bank, Crawfordsville, Indiana	$ 141,
First National Bank, Crawfordsville, Indiana	5,
Citizens' National Bank, Crawfordsville, Indiana	5,
Crawfordsville State Bank, Crawfordsville, Indiana	10,
Crawfordsville Trust Co., Crawfordsville, Indiana	5,
Farmers & Merchants' Trust Co., Crawfordsville, Indiana	5,
Citizens' National Bank, Evansville, Indiana	10,
Real Estate (Old Home Office)	15,
Real Estate (Home Office)	186,
Real Estate (Adjacent Property)	24,2
Invested in First Mortgage Loans	152,6
Invested in Municipal and County Bonds	933,8
Cash in Office	
Total Assets	$1,494,3

Fraternally submitted in T. B. H., S. E. VORIS, Supreme Keeper of Tribute.

State of Indiana.
} SS.
County of Montgomery.

On this 15, day of November, 1916, personally appeared before me the undersigned Notary Public, in and for said County and State, Jno. C. Snyder, Supreme Scribe, and S Voris, Supreme Keeper of Tribute, of the Supreme Tribe of Ben-Hur, personally known to me and who in my presence subscribed to the above statements, and made oath that the same are true and correct, as appears upon the books of the Supreme Tribe of Ben-Hur.

Subscribed and sworn to before me this 15, day of November, 1916.

BELLE S. COLLINS,
Notary Public.

[SEAL]

My Commission expires December 29, 1918.

UNIVERSITY OF ILLINOIS-URBANA

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